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ONTARIO

THE

Ontario's

**CROP INSURANCE COMMISSION
OF ONTARIO**

SEVENTH ANNUAL REPORT

Fiscal Year Ended March 31, 1973

**ONTARIO
MINISTRY OF AGRICULTURE AND FOOD
PARLIAMENT BUILDINGS, TORONTO**

**T. R. HILLIARD
DEPUTY MINISTER**

**HON. WM. A. STEWART
MINISTER**



Toronto, Ontario
November 15, 1973

To The Honourable Wm. A. Stewart, Minister,
Ministry of Agriculture and Food,
Province of Ontario.

Sir:

I have the honour to submit herewith the annual report of
The Crop Insurance Commission of Ontario for the period
April 1, 1972, to March 31, 1973, including the financial state-
ments for The Ontario Crop Insurance Fund and the report of
The Provincial Auditor.

Respectfully submitted,

H. Ediger, Chairman,
The Crop Insurance Commission of Ontario

Seventh Annual Report
of
The Crop Insurance Commission of Ontario
For Fiscal Year Ended March 31, 1973

COMMISSION MEMBERS

HENRY EDIGER — Chairman
WILFRED ROY — Vice Chairman
PETER MacKINNON — Member
ARTHUR S. BOLTON — Member
JOHN R. MCGILL — Member
MAURICE HAMILTON, M.P.P. — Member
W. A. R. ATKINSON — Secretary

OFFICERS

HENRY EDIGER
General Manager
F. BARNES
Assistant General Manager/Research and Underwriting
G. R. BAGG
Assistant General Manager/Claims
O. F. BIRD
Assistant General Manager/Accounting
H. LOEWEN
Assistant General Manager/Sales

RESPONSIBILITIES:

- administration of the Crop Insurance Act
- administration of crop insurance plans, established by regulations, including the functions of selling, underwriting, accounting and claim adjustment
- conducting surveys and research programs relating to crop insurance, to obtain statistics for Commission purposes.

Bad weather made 1972 a difficult year for many Ontario farmers and some of the existing plans required changing as a result. The Commission met with all organizations representing insurable crops, marketing boards, the Federation of Agriculture, The Farmers' Union and the Executive of the Ontario Soil & Crop Improvement Association, to discuss plans, views and problems and to obtain suggestions. It was evident that most dissatisfaction stemmed from inadequacies in the low coverage/low premium options purchased by many growers. To overcome these problems in future years The Commission decided to eliminate lower coverage levels in most plans and to introduce price options in the high coverage range. Applications received to date for 1973 insurance indicate favorable acceptance from growers.

The Claim Analysis Table for 1972 provides a good indication of how severely some crops were affected.

FEDERAL-PROVINCIAL FINANCING

To provide Ontario producers with the best possible crop insurance program at lowest cost, the Governments of Canada and Ontario provide the following financial support:

- Administrative Expenses are shared equally by the Governments of Canada and Ontario.
- Premium Cost: Canada and Ontario each pay 25 percent of the basic premium cost; farmers have only 50 percent of the actual premium to pay after all expense has been removed.

PROGRESS

More farmers participate in the program each year, creating a demand for new plans of insurance on crops not already covered. Existing insureds are now annually renewing contracts at a rate of about 90 percent compared with a renewal rate of about 50 percent a few years ago.

SUMMARY OF UNDERWRITING EXPERIENCE

Fourteen separate crop insurance plans have been developed and offered to the producer since 1966 and a further four are scheduled for introduction in 1973. The annual market value of the crops involved is estimated to exceed \$800 million.

446,514 acres were protected by insurance on 8,246 contracts and the total insurance liability exceeded \$25 million. These totals represent a 66 percent increase in contract participation over 1971, almost doubling protection offered.

Unfavorable weather brought indemnity claims from all areas; although some of the 3,200 reported claims were resolved because weather improved before harvest, The Commission still made payment to 27 percent of contract holders. The overall 1972 loss ratio to premium receipts from all sources was 168.6 percent.

Losses for the six-year period, 1966-67 through 1972-73 are now close to \$5 million compared with total premiums of about \$4 million. At this rate The Commission has paid out \$1.21 for each \$1.00 received in premiums from all sources.

SALES AND PROMOTION

Considerable use was made of most forms of advertising to acquaint producers with the availability of crop insurance, plans presently in force and how they worked.

In addition to head office, five area offices with 175 agents deal directly with the grower; special representatives are employed to deal with specialized crops. There are training programs for new agents and to update existing agents on new plans, changes and information. Presentation kits, sales aids and advertising brochures are provided.

An annual adjusters seminar is held to acquaint the adjuster force with new plans, changes and exchange of information.

Throughout the fall and winter months, area managers and head office staff attended rural meetings and exhibits and were frequently called upon to address farm and other groups concerned with agricultural production.

THE CROP INSURANCE COMMISSION OF ONTARIO

*Incorporated Without Share Capital Under
The Crop Insurance Act (Ontario)*

Balance Sheet As at March 31, 1973

ASSETS

	1973	1972
Cash in bank	\$ 26,682.29	\$ 19,033.64
Investment — funds on deposit with the Treasurer of Ontario	58,053.07	445,000.00
Advances re Agents' Commission	7,495.00	1,860.00
	<u>\$ 92,230.36</u>	<u>\$ 465,893.64</u>

LIABILITIES

Provision for payment of unsettled indemnities	\$ 47,214.70	\$ 1,764.00
Premiums collected in advance	28,573.00	4,784.50
Unearned premium reserve	151,937.92	115,789.52
Advances from the Treasurer of Ontario	600,000.00	—
Advances from the Ministry of Agriculture and Food	8,510.00	2,000.00
Reserve for payment of indemnities	(744,005.26)	341,555.62
	<u>\$ 92,230.36</u>	<u>\$ 465,893.64</u>

Note: Total amount of insurance in force (Winter Wheat Crop)	<u>\$1,928,616.00</u>	<u>\$1,436,866.00</u>
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THE CROP INSURANCE COMMISSION OF ONTARIO

AUDITOR'S REPORT

I have examined the balance sheet of The Crop Insurance Commission of Ontario, as at March 31, 1973, and the statements of revenue and expenditure and reserve for payment of indemnities for the year then ended. My examination included a general review of the accounting procedures and such tests of the accounting records and other supporting evidence as I considered necessary in the circumstances.

In my opinion these financial statements present fairly the financial position of The Crop Insurance Commission of Ontario as at March 31, 1973, and the results of its operations for the year then ended, in accordance with generally accepted accounting principles applied on a basis consistent with that of the preceding year.

In accordance with Section 11 of The Crop Insurance Act (Ontario) a report on the audit has been made to the Commission and to the Minister.

F. N. SCOTT, C.A.
Assistant Provincial Auditor

Toronto, Ontario
July 19, 1973

THE CROP INSURANCE COMMISSION OF ONTARIO

Statement of Revenue and Expenditure for the year ended March 31, 1973

	1973	1972
Revenue		
Crop Insurance Premiums:		
Premiums from insured persons	\$ 805,640.80	\$ 521,733.51
Government of Canada share of premium subsidy	402,777.55	186,333.41
Province of Ontario share of premium subsidy	402,691.82	37,266.66
	<u>\$1,611,110.17</u>	<u>\$ 745,333.58</u>
Administrative expenses shared equally by the Government of Canada and the Province of Ontario (Schedule 1)	\$ 746,081.20	\$ 576,993.04
Interest on investment — funds on deposit with Treasurer of Ontario	31,091.43	21,637.66
Interest on investment — deposit receipt	—	176.43
Miscellaneous	76.51	94.39
	<u>\$2,388,359.31</u>	<u>\$1,344,235.10</u>
 Expenditure		
Indemnities (1973, 2,235 claims; 1972, 620 claims)	\$2,719,110.63	\$ 313,040.86
Administrative expenses (Schedule 1)	746,081.20	576,993.04
Interest on loan from Treasurer of Ontario	8,038.36	—
	<u>\$ 3,473,230.19</u>	<u>\$ 890,033.90</u>
Excess of revenue over expenditure	\$ (1,084,870.88)	\$ 454,201.20

THE CROP INSURANCE COMMISSION OF ONTARIO

Statement of Reserve for Payment of Indemnities for the year ended March 31, 1973

	1973	1972
Balance as at beginning of fiscal year per balance sheet	\$ 341,555.62	\$ (112,176.98)
Deduct:		
Payment in excess of prior year's provision for unsettled indemnities	690.00	468.60
	\$ 340,865.62	\$ (112,645.58)
Add:		
Excess of revenue over expenditure	\$ (1,084,870.88)	454,201.20
Balance as at end of fiscal year per balance sheet	\$ (744,005.26)	\$ 341,555.62

THE CROP INSURANCE COMMISSION OF ONTARIO

Schedule of Administrative Expenses
shared equally by the
Government of Canada and the Province of Ontario
for the year ended March 31, 1973

	1973	1972
Members' allowances and expenses	\$ 10,738.04	\$ 13,240.99
Salaries	312,894.64	262,462.02
Travelling expenses	10,687.72	21,345.55
Equipment purchases	3,021.73	15,201.51
Equipment maintenance and rentals	955.10	1,577.75
Automobiles — fuel and maintenance	2,866.82	—
Printing and stationery	28,033.30	14,696.15
Telephones, telegrams and postage	14,204.71	11,477.70
Advertising and publicity	40,534.03	51,649.35
Miscellaneous supplies and services	5,204.12	3,029.34
Training agents and adjusters	8,434.32	12,568.52
Commissions and fees — agents	191,314.67	108,039.58
Fees and expenses — adjusters	78,995.29	32,527.22
Provincial sales tax	2,700.82	1,880.71
Rental of office accommodation	28,706.63	27,018.00
Arbitration board — fees and expenses	776.88	278.65
Data processing	6,012.38	—
	<u>\$746,081.20</u>	<u>\$576,993.04</u>

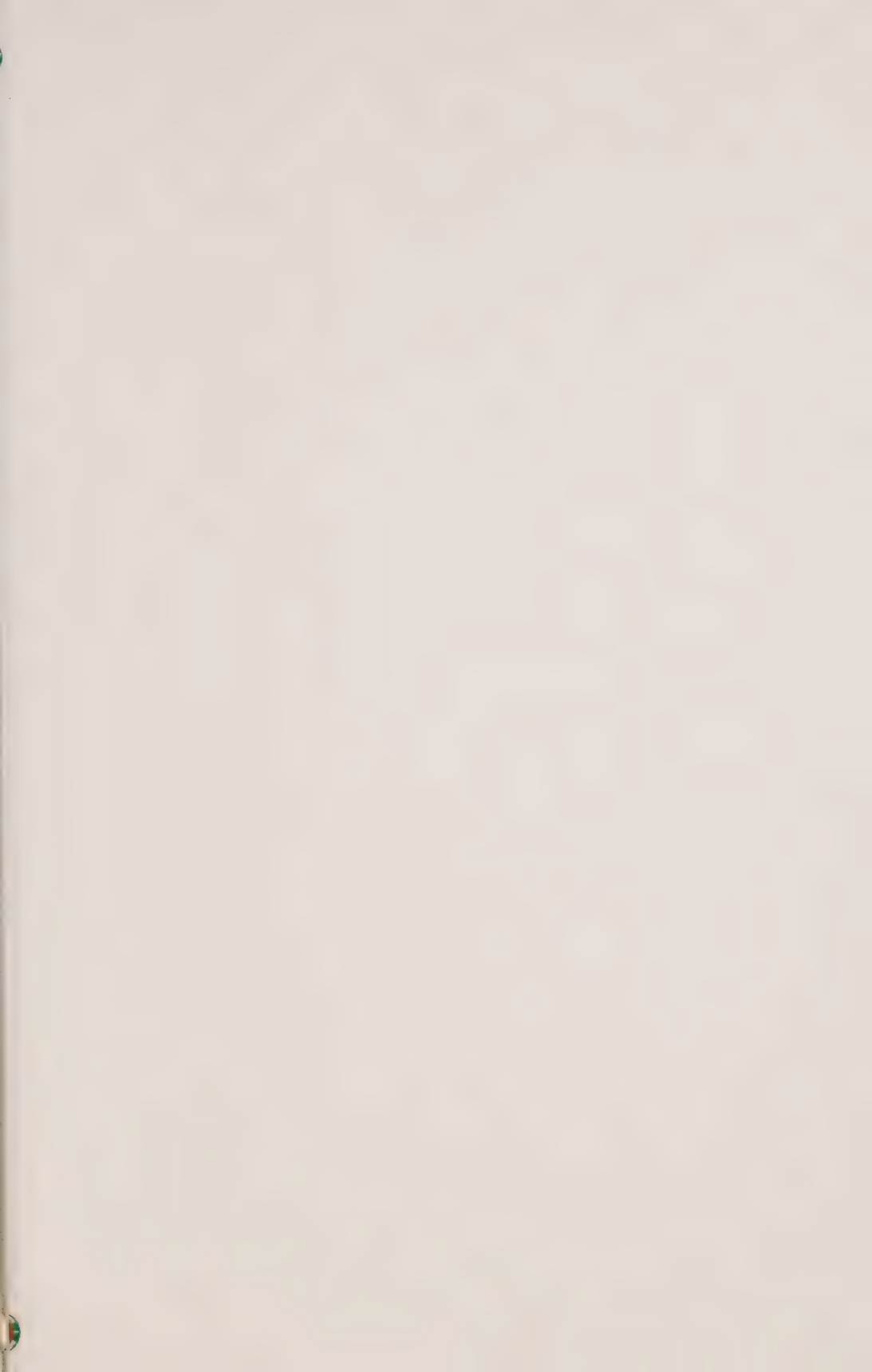
SUMMARY OF SALES AND CLAIMS EXPERIENCE BY CROP YEAR

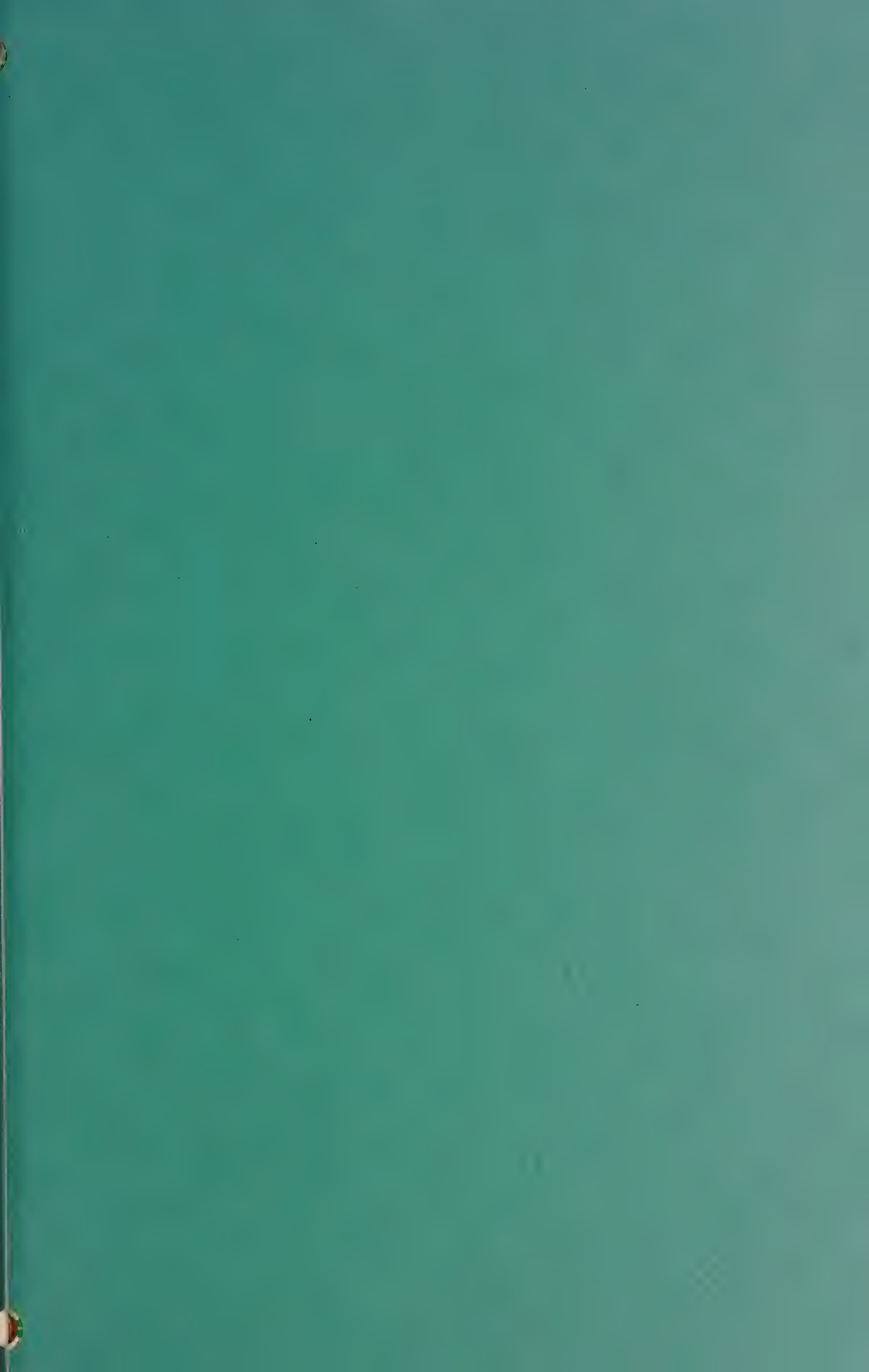
Crop Year	Crop	Number of Contracts at Risk	Acreage Insured	Total Insurance in Force	Total Subsidized Premium	Claims Incurred		Underwriting		Ratio of Claims Incurred to Subsidized Premium
						Number	Amount	Loss (—)	Gain (+)	
1971/1972	Winter Wheat	1,059	36,795.0	\$ 1,436,866.00	\$ 115,731.02	237	\$ 92,013.36	(+)\$ 23,717.66		79.5%
1972	Spring Grain	1,240	57,769.0	1,722,512.00	156,501.74	447	265,718.93	(—) 109,217.19		169.8
	Forage	9	1,757.0	20,060.00	1,927.08	5	5,550.60	(—) 3,623.52		288.0
	Corn	1,941	158,878.0	7,337,267.00	409,593.50	714	1,321,591.98	(—) 911,998.48		322.7
	Soybeans	837	60,231.0	3,765,602.00	236,110.00	124	169,307.80	(+) 66,802.20		71.7
	White Beans	1,192	65,720.0	4,046,069.00	218,277.24	154	219,075.18	(—) 797.94		100.4
	Tomatoes	800	10,930.5	2,292,229.00	155,899.18	280	223,532.79	(—) 67,633.61		143.4
	Potatoes	28	2,708.0	484,334.00	34,181.00	11	22,559.84	(+) 11,621.16		66.0
	Green Peas	456	12,623.0	1,192,557.00	88,361.00	129	131,909.02	(—) 43,548.02		149.3
	Sweet Corn	351	16,548.0	1,311,461.00	74,466.00	25	22,536.20	(+) 51,929.80		30.3
	Apples	166	5,230.0	1,265,454.00	101,978.68	76	230,968.43	(—) 128,989.75		226.5
	Bare Ground	121	16,521.0	191,370.00	8,538.10	30	13,136.50	(—) 4,598.40		153.9
	Onions	18	343.5	113,021.00	6,435.00	3	1,210.00	(+) 5,225.00		18.8
	Red Beets	28	460.0	85,100.00	4,600.00	0	NIL	(+) 4,600.00		NIL
TOTAL FOR PROVINCE		8,246	446,514.0	\$25,263,902.00	\$1,612,599.54	2,235	\$2,719,110.63	(—)\$1,106,511.09		168.6%
Less Adjustment for incorrect acreage					(—)		1,489.37	(—)	1,489.37	
TOTAL FOR PROVINCE		8,246	446,514.0	\$25,263,902.00	\$1,611,110.17	2,235	\$2,719,110.63	(—)\$1,108,000.46		168.6%
1972/1973	Production Experience Winter Wheat	1,335	46,459.0	\$ 1,928,616.00	\$ 151,937.92					

GROWTH OF CROP INSURANCE PROGRAM

PARTICIPATION OF INSURED'S CUMULATIVE UNDERWRITING RESULTS 1967 TO MARCH 31, 1973

Plans Available	1967-1968	1968-1969	1969-1970	1970-1971	1971-1972	1972-1973	Total Subsidized Premium	Total Claims Paid	Loss or Gain	Loss Ratio
Winter Wheat	404	688	557	825	557	1,059	\$ 481,975.37	\$ 448,104.53	(+) \$ 33,870.84	93.0%
Spring Grain	264	525	596	793	893	1,240	542,622.76	741,067.17	(-) 198,444.41	136.6
Forage	31	39	30	15	11	9	26,372.36	32,047.68	(-) 5,675.32	121.5
Grain Corn		122	167	426	761	(See Corn)	369,877.53	218,931.69	(+) 150,945.84	59.2
Soybeans		52	304	269	209	837	433,666.58	519,814.27	(-) 86,147.69	119.9
White Beans		435	637	607	666	1,192	499,222.08	396,040.56	(+) 103,181.52	79.3
Tomatoes			651	666	712	800	530,601.97	504,706.32	(+) 25,895.65	95.1
Potatoes			34	33	31	28	70,290.66	25,620.72	(+) 44,669.94	36.5
Corn Silage				178	264	(See Corn)	45,840.87	13,884.77	(+) 31,956.10	30.3
Apples				105	121	166	183,738.03	293,098.08	(-) 109,360.05	159.5
Sweet Corn				118	250	351	141,427.97	50,683.62	(+) 90,744.35	35.8
Green Peas				154	310	456	172,890.13	188,976.70	(-) 16,086.57	109.3
Bare Ground					176	121	15,960.14	16,823.25	(-) 863.11	105.4
Onions						18	6,435.00	1,210.00	(+) 5,225.00	18.8
Red Beets						28	4,600.00	NIL	(+) 4,600.00	—
Corn { 1972-1973 } { Grain & Silage }					1,941		409,593.50	1,321,591.98	(-) 911,998.48	322.7
Total	699	1,861	2,976	4,189	4,961	8,246	\$3,935,114.95	\$4,772,601.34	(-) \$837,486.39	121.3%





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THE CROP INSURANCE COMMISSION OF ONTARIO

EIGHTH ANNUAL REPORT

Fiscal Year Ended March 31, 1974

ONTARIO
MINISTRY OF AGRICULTURE AND FOOD
PARLIAMENT BUILDINGS, TORONTO

T. R. HILLIARD
DEPUTY MINISTER

HON. WM. A. STEWART
MINISTER

Toronto, Ontario
December 15, 1974

To The Honourable Wm. A. Stewart, Minister,
Ministry of Agriculture and Food,
Province of Ontario.

Sir:

I have the honour to submit herewith the annual report of
The Crop Insurance Commission of Ontario for the period
April 1, 1973, to March 31, 1974, including the financial state-
ments for The Ontario Crop Insurance Fund and the report of
The Provincial Auditor.

Respectfully submitted,

H. Ediger, Chairman,
The Crop Insurance Commission of Ontario

Eighth Annual Report
of
The Crop Insurance Commission of Ontario
For Fiscal Year Ended March 31, 1974

COMMISSION MEMBERS

HENRY EDIGER — Chairman
WILFRED ROY — Vice Chairman
HECTOR DELANGHE — Member
ARTHUR S. BOLTON — Member
JOHN R. MCGILL — Member
MAURICE HAMILTON, M.P.P. — Member
W. A. R. ATKINSON — Secretary

OFFICERS

HENRY EDIGER
General Manager
F. BARNES
Assistant General Manager/Research and Underwriting
G. R. BAGG
Assistant General Manager/Claims
O. F. BIRD
Assistant General Manager/Accounting
H. LOEWEN
Assistant General Manager/Sales

RESPONSIBILITIES

- Administration of the Crop Insurance Act.
- Administration of Crop Insurance Plans established by regulations including the functions of selling, underwriting, accounting, and adjustment of claims of insured producers.
- Conducting surveys and research programs relating to crop insurance to obtain statistics for commission purposes.

Crop conditions could be considered fairly normal in 1973, however, the late wet spring delayed seeding to such an extent in parts of Eastern Ontario that the spring grain yields were drastically affected. Thousands of acres remained wet for such a prolonged period that they could not be seeded at all. The cold wet spring severely affected the blossom set on apples and reduced the crop to about 60% of normal. The late summer drought and heat wave affected to some extent the expected yield on crops such as white beans and grapes but had its most dramatic affect on sweet corn. The combination of heat and drought brought the sweet corn on so fast that it was impossible to harvest the acreage on time with the available equipment. Thousands of acres were by-passed as a result.

The commission members met regularly with marketing boards and their farm groups in the fall and winter months of 1973, developing new crop insurance plans and revising existing ones. Plans were developed for pears, sweet cherries and sour cherries. The existing plans were also amended to reflect the higher cost of production, as well as to include a "preplant stage" which will compensate insureds who are unable to seed acreage because of wet weather.

The table for 1973 Sales vs Claims experience provides a good indication of how some crops were affected by the weather.

FEDERAL-PROVINCIAL FINANCING

To provide Ontario producers with the best crop insurance program at lowest cost, the Governments of Canada and Ontario provide the following financial support.

ADMINISTRATIVE COSTS — These are paid in their entirety by the Government of Ontario.

PREMIUM COSTS — The Federal government pays 50% of the actual premiums, Ontario farmers therefore have only 50% to pay.

PROGRESS

Participation in the program has increased rapidly over the past few years. In 1973 there were over 13,200 contracts in force compared to about 8,000 in the previous year. Approximately 90% of existing insureds also renew their contracts each year. Insurance protection offered by these contracts in 1973 exceeded \$60. million.

UNDERWRITING EXPERIENCE

The objective of the commission from the underwriting standpoint is to have each plan self sustaining in the long term. The period of time for most plans is too short to determine if the premium rates are exactly right or not. However, the table "Growth of the Crop Insurance Program" indicates that the overall program is near the above stated objective.

SALES AND PROMOTION

Considerable use was made of most forms of advertising to acquaint producers with the availability of crop insurance, the plans presently in force and how they work.

In addition to head office, five area offices with an agency force of 175 agents deal directly with the grower, and special representatives are employed to deal with specialized crops. There are training programs for new agents and to update existing agents on new plans, changes to plans, and other information. Presentation kits, sales aids and advertising brochures are provided to agents.

Throughout the fall and winter months area managers and head office staff attended rural meetings and exhibits, they were also frequently called upon to address farm and other groups concerned with agricultural production.

THE CROP INSURANCE COMMISSION OF ONTARIO

*Incorporated Without Share Capital Under
The Crop Insurance Act (Ontario)*

Balance Sheet as at March 31, 1974

ASSETS	1974	1973
Cash	\$ 136,362.98	\$ 26,682.29
Accrued interest	145.00	—
Investment — funds on deposit with the Treasurer of Ontario	7,639.39	58,053.07
Advances re Agents' Commission	—	7,495.00
	<u>\$ 144,147.37</u>	<u>\$ 92,230.36</u>
LIABILITIES		
Provision for payment of unsettled indemnities	\$ 131,690.07	\$ 47,214.70
Premiums collected in advance	180,401.02	28,573.00
Unearned premium reserve	380,551.38	151,937.92
Advances from the Treasurer of Ontario	70,000.00	600,000.00
Advances from the Ministry of Agriculture and Food . .	20,180.00	8,510.00
Reserve for payment of indemnities	(638,675.10)	(744,005.26)
	<u>\$ 144,147.37</u>	<u>\$ 92,230.36</u>
Note: Total amount of insurance in force (Winter Wheat Crop)	<u>\$3,557,046.00</u>	<u>\$1,928,616.00</u>

THE CROP INSURANCE COMMISSION OF ONTARIO

AUDITOR'S REPORT

I have examined the balance sheet of The Crop Insurance Commission of Ontario, as at March 31, 1974, and the statements of revenue and expenditure and reserve for payment of indemnities for the year then ended. My examination included a general review of the accounting procedures and such tests of the accounting records and other supporting evidence as I considered necessary in the circumstances.

In my opinion these financial statements present fairly the financial position of The Crop Insurance Commission of Ontario as at March 31, 1974, and the results of its operations for the year then ended, in accordance with generally accepted accounting principles applied on a basis consistent with that of the preceding year.

In accordance with section 11 of The Crop Insurance Act (Ontario) a report on the audit has been made in the Commission and to the Minister.

F. N. SCOTT, C.A.
Provincial Auditor

Toronto, Ontario
September 18, 1974

THE CROP INSURANCE COMMISSION OF ONTARIO

Statement of Revenue and Expenditure for the year ended March 31, 1974

	1974	1973
REVENUE		
Crop Insurance Premiums:		
Premiums from insured persons	\$1,895,837.54	\$ 805,640.80
Government of Canada share of premium subsidy . .	1,895,837.54	402,777.55
Province of Ontario share of premium subsidy	—	402,691.82
	<u>\$3,791,675.08</u>	<u>\$1,611,110.17</u>
Administrative expenses paid by the Province of Ontario (in 1973 shared equally by the Government of Canada and the Province of Ontario) (Schedule 1)		
	\$ 908,841.60	\$ 746,081.20
Interest income	56,168.97	31,091.43
Miscellaneous	275.00	76.51
	<u>\$4,756,960.65</u>	<u>\$2,388,359.31</u>
EXPENDITURE		
Indemnities (1974, 4,598 claims; 1973, 2,235 claims) . .	\$3,738,066.77	\$2,719,110.63
Administrative expenses (Schedule 1)	908,841.60	746,081.20
Interest on loan from Treasurer of Ontario	6,322.12	8,038.36
	<u>\$4,653,230.49</u>	<u>\$3,473,230.19</u>
Excess of revenue over expenditure	<u>\$ 103,730.16</u>	<u>\$ (1,084,870.88)</u>

THE CROP INSURANCE COMMISSION OF ONTARIO

Statement of Reserve for Payment of Indemnities for the year ended March 31, 1974

	1974	1973
Balance as at beginning of year	\$ (744,005.26)	\$ 341,555.62
Deduct:		
Prior year's provision for unsettled		
indemnities in excess of payments	1,600.00	(690.00)
	<u>\$ (742,405.26)</u>	<u>\$ 340,865.62</u>
Deduct:		
Excess of revenue over expenditure	\$ 103,730.16	\$(1,084,870.88)
Balance as at end of year	<u><u>\$ (638,675.10)</u></u>	<u><u>\$ (744,005.26)</u></u>

THE CROP INSURANCE COMMISSION OF ONTARIO

Schedule of Administrative Expenses for the year ended March 31, 1974

	1974	1973
Salaries	\$ 351,432.31	\$ 312,894.64
Commissions and fees — agents	297,629.44	191,314.67
Fees and expenses — adjusters	112,423.62	78,995.29
Advertising and publicity	39,257.84	40,534.03
Printing and stationery	35,693.17	28,033.30
Travelling expenses	16,320.76	10,687.72
Members' allowances and expenses	13,634.48	10,738.04
Training agents and adjusters	11,284.10	8,434.32
Equipment purchases	9,250.94	3,021.73
Telephone, telegrams and postage	7,772.32	14,204.71
Automobiles — fuel and maintenance	4,728.38	2,866.82
Provincial sales tax	4,039.11	2,700.82
Miscellaneous supplies and services	3,125.68	5,204.12
Arbitration board — fees and expenses	1,306.38	776.88
Equipment maintenance and rentals	943.07	955.10
Rental of office accommodation (note)	—	28,706.63
Data processing	—	6,012.38
	<u>\$ 908,841.60</u>	<u>\$ 746,081.20</u>

Note: Beginning in 1974 it is the policy of the Ministry of Agriculture and Food not to charge for rental of office accommodation.

SUMMARY OF SALES AND CLAIMS EXPERIENCE BY CROP YEAR (as at March 31, 1974)

Crop Year	Crop	Number of Contracts At Risk	Acreage Insured	Total Insurance In Force	Total Subsidized Premium	Claims Incurred		Underwriting Loss (-) Gain (+)	Ratio of Claims to Subsidized Premium
						Number	Amount		
1972/73	Winter Wheat	1,335	46,459.0	\$ 1,928,616.00	\$ 151,246.64	367	\$ 136,976.05	(+) \$ 14,270.59	90.6%
1973	Spring Grain	1,804	73,780.4	2,094,366.22	198,516.48	986	531,374.13	(-) 332,857.65	267.7%
	Corn	3,111	214,354.9	10,820,548.80	828,551.32	909	952,465.69	(-) 123,914.37	115.0%
	Soybeans	1,098	79,211.0	5,097,357.60	311,349.46	206	265,212.31	(+) 46,137.15	85.2%
	White Beans	1,204	65,953.5	4,204,667.81	233,779.20	112	76,375.01	(+) 157,404.19	32.7%
	Tomatoes	943	15,076.5	5,509,828.00	393,123.42	345	180,016.41	(+) 213,107.01	45.8%
	Potatoes	30	1,967.0	352,053.00	25,278.00	4	3,013.70	(+) 22,264.30	11.9%
	Green Peas	588	17,549.9	1,615,835.80	122,754.80	127	122,987.65	(-) 232.85	100.2%
	Sweet Corn	461	21,921.0	1,877,263.32	98,552.74	134	246,597.30	(-) 148,044.56	250.2%
	Apples	193	6,566.0	1,866,942.84	147,879.66	125	477,136.59	(-) 329,256.93	322.7%
	Bare Ground	229	30,877.5	401,477.50	15,914.50	104	71,370.25	(-) 55,455.75	448.5%
	Onions	52	880.5	307,477.50	15,427.00	23	18,609.00	(-) 3,182.00	120.6%
	Red Beets	27	467.5	86,487.50	4,675.00	2	2,460.50	(+) 2,214.50	52.6%
	Grapes	76	2,236.6	736,631.25	39,775.26	15	26,067.79	(+) 13,707.47	65.5%
	Peaches	48	775.5	241,185.52	26,274.52	10	20,212.46	(+) 6,062.06	76.9%
	Tobacco	742	28,503.7	22,969,135.00	987,120.94	24	142,592.50	(+) 844,528.44	14.4%
	Hay	60	3,856.0	92,048.00	9,680.00	11	5,843.45	(+) 3,836.55	60.4%
	Coloured Beans	84	5,013.2	369,134.32	37,130.40	10	9,406.78	(+) 27,723.62	25.3%
	Seeding Establishment	37	1,436.5	21,547.50	1,422.50	1	225.00	(+) 1,197.50	15.8%
	Extended Coverage	1,085	47,376.5	487,100.00	143,223.24	1,083	449,124.20	(-) 305,900.96	313.6%
		13,207	684,262.7	\$61,079,703.48	\$3,791,675.08	4,598	\$3,738,066.77	(+) \$ 53,608.31	98.6%

1973/74 Production Experience
Winter Wheat

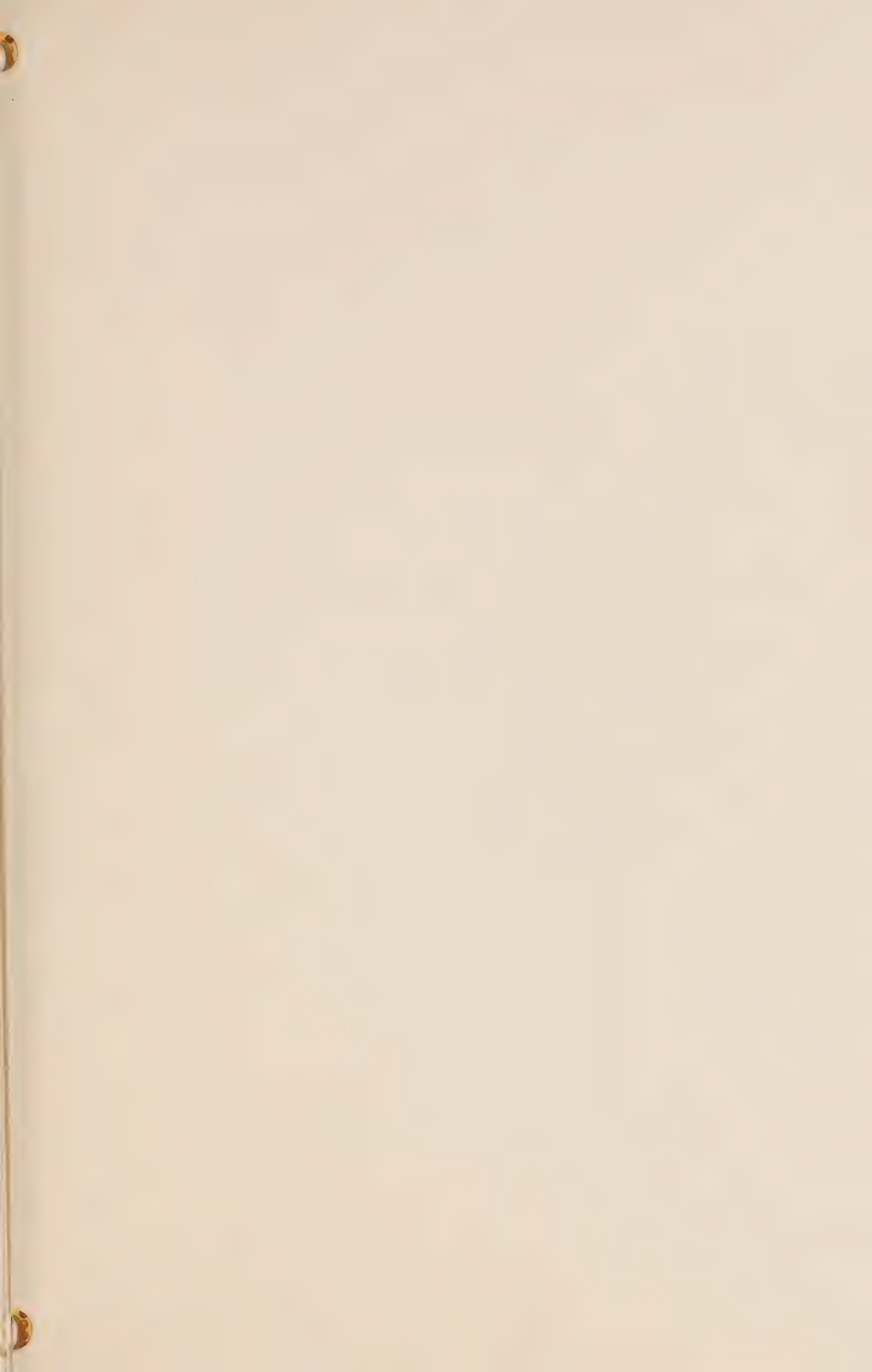
1,729 60,451.0 \$ 3,567,080.30 \$ 362,523.52

GROWTH OF CROP INSURANCE PROGRAM

PARTICIPATION OF INSURED'S CUMULATIVE UNDERWRITING RESULTS 1967 TO MARCH 31, 1974

Plans Available	1967-68	1968-69	1969-70	1970-71	1971-72	1972-73	1973-74	Total Subsidized Premium	Total Claims Paid	Loss Gain	Loss Ratio	
Winter Wheat	404	688	557	825	557	1,059	1,335	\$ 633,222.01	\$ 585,080.58	+	48,141.43	92.4%
Spring Grain	264	525	596	793	893	1,240	1,804	741,139.24	1,272,441.30	-	531,302.06	171.7
Forage	31	39	30	15	11	9	-	26,372.36	32,047.68	-	5,675.32	121.5
Grain Corn		122	167	426	761	(See Corn)	(See Corn)	369,877.53	218,931.69	+	150,945.84	59.2
Soybeans		52	304	269	209	837	1,098	745,016.04	785,026.58	-	40,010.54	105.4
White Beans		435	637	607	666	1,192	1,204	733,001.28	472,415.57	+	260,585.71	64.4
Tomatoes			651	666	712	800	943	923,725.39	684,722.73	+	239,002.66	74.1
Potatoes			34	33	31	28	30	95,568.66	28,634.42	+	66,934.24	30.0
Corn Silage				178	264	(See Corn)	(See Corn)	45,840.87	13,884.77	+	31,956.10	30.3
Apples				105	121	166	193	331,617.69	770,234.67	-	438,616.98	232.3
Sweet Corn				118	250	351	461	239,980.71	297,280.92	-	57,300.21	123.9
Green Peas				154	310	456	588	295,644.93	311,964.35	-	16,319.42	105.5
Bare Ground					176	121	229	31,874.64	88,193.50	-	56,318.86	276.7
Onions						18	52	21,862.00	19,819.00	+	2,043.00	90.7
Red Beets						28	27	9,275.00	2,460.50	+	6,814.50	26.5
Grapes							76	39,775.26	26,067.79	+	13,707.47	65.5
Peaches							48	26,274.52	20,212.46	+	6,062.06	76.9
Tobacco							742	987,120.94	142,592.50	+	844,528.44	14.4
Hay							60	9,680.00	5,843.45	+	3,836.55	60.4
Coloured Beans							84	37,130.40	9,406.78	+	27,723.62	25.3
Seeding Est.							37	1,422.50	225.00	+	1,197.50	15.8
Extended Coverage							1,085	143,223.24	449,124.20	-	305,900.96	313.6
Corn (Grain & Silage)						1,941	3,111	1,238,144.82	2,274,057.67	-	1,035,912.85	183.6
TOTAL FOR PROVINCE	699	1,861	2,976	4,189	4,961	8,246	13,207	\$7,726,790.03	\$8,510,668.11	-	783,878.08	110.1%





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THE CROP INSURANCE COMMISSION OF ONTARIO

NINTH ANNUAL REPORT

Fiscal Year Ended March 31, 1975

ONTARIO
MINISTRY OF AGRICULTURE AND FOOD
PARLIAMENT BUILDINGS, TORONTO

T. R. HILLIARD
DEPUTY MINISTER

HON. WM. A. STEWART
MINISTER

Toronto, Ontario

August 15, 1975

To The Honourable Wm. A. Stewart, Minister,
Ministry of Agriculture and Food,
Province of Ontario.

Sir:

I have the honour to submit herewith the annual report of
The Crop Insurance Commission of Ontario for the period
April 1, 1974, to March 31, 1975, including the financial state-
ments for The Ontario Crop Insurance Fund and the report of
The Provincial Auditor.

Respectfully submitted,

H. Ediger, Chairman,

The Crop Insurance Commission of Ontario

Ninth Annual Report
of
The Crop Insurance Commission of Ontario
For Fiscal Year Ended March 31, 1975

COMMISSION MEMBERS

HENRY EDIGER — Chairman
HECTOR DELANGHE — Member
ARTHUR S. BOLTON — Member
JOHN R. MCGILL — Member
MAURICE HAMILTON, M.P.P. — Member
ED MAILLOUX — Member
W.A.R. ATKINSON — Secretary

OFFICERS

HENRY EDIGER
General Manager
F. BARNES
Assistant General Manager/Research and Underwriting
G. R. BAGG
Assistant General Manager/Claims
O. F. BIRD
Assistant General Manager/Accounting
H. LOEWEN
Assistant General Manager/Sales

RESPONSIBILITIES

- Administration of the Crop Insurance Act.
- Administration of crop insurance plans, established by regulations, including the functions of selling, underwriting, claims adjustment, and accounting.
- Conducting surveys and research programs relating to crop insurance, to obtain statistics for Commission purposes.

The 1974 crop year was the worst on record since the inception of crop insurance in 1966/67. Spring was late due to excessive rains in most areas of the province; Summer was dry and cool. Then a killing frost towards the end of September put an abrupt end to the growing season. Coupled with the above perils, hail played havoc on many fruit and tobacco crops in southwestern Ontario. These adverse weather conditions affected most insurable crops, but none worse than the corn crops. The final claim payment in grain corn was well over \$6,000,000 on 4,544 contracts. On sweet corn, payments exceeded \$552,000 on 621 contracts. The only crops that fared well were the early season ones, such as winter wheat, and some of the specialty crops.

Commission members met regularly with marketing boards and various farm groups during the fall and winter months of 1974; new crop plans were developed for introduction in 1975 and revisions were made to existing plans. Plans were developed for burley tobacco, seed corn, green and wax beans and lima beans. The existing plans have been amended to reflect the higher cost of producing crops, through changes to the price options available to the grower and increased benefits.

The table "sales and claims experience" for the year ending March 31, 1975 gives a detailed breakdown on a crop-by-crop basis of claims paid.

FEDERAL-PROVINCIAL FINANCING

To provide Ontario producers with the best crop insurance program at lowest cost, the Governments of Canada and Ontario provide the following financial support.

ADMINISTRATIVE COSTS — These are paid in their entirety by the Government of Ontario.

PREMIUM COSTS — The Federal government pays 50% of the actual premiums, Ontario farmers therefore have only 50% to pay.

PROGRESS

Growers interest in the various plans of crop insurance continues and in 1974 a further increase of about 40% to the number of contracts resulted. There are now 18,555 contracts in force compared to about 13,200 last year.

Insurance protection offered by these contracts increased by 103% with the total liability for 1974 exceeding \$122. million.

THE CROP INSURANCE COMMISSION OF ONTARIO

*Incorporated Without Share Capital Under
The Crop Insurance Act (Ontario)*

Balance Sheet as at March 31, 1975

ASSETS	1975	1974
Cash	\$ 41,039	\$ 136,363
Accrued interest	—	145
Accounts receivable	126	—
Investment — funds on deposit with the Treasurer of Ontario	—	7,639
	<u>\$ 41,165</u>	<u>\$ 144,147</u>
LIABILITIES		
Provision for payment of unsettled indemnities	\$ 596,957	\$ 131,690
Premiums collected in advance	373,481	180,401
Unearned premium reserve	507,156	380,551
Advances from the Treasurer of Ontario	3,500,000	70,000
Advances from the Ministry of Agriculture and Food . . .	20,000	20,180
Reserve for payment of indemnities	(4,956,429)	(638,675)
	<u>\$ 41,165</u>	<u>\$ 144,147</u>
Note: Total amount of insurance in force (Winter Wheat and Hay Crops)	<u>\$5,145,960</u>	<u>\$3,736,370</u>

THE CROP INSURANCE COMMISSION OF ONTARIO

AUDITOR'S REPORT

I have examined the balance sheet of The Crop Insurance Commission of Ontario, as at March 31, 1975, and the statements of revenue and expenditure and reserve for payment of indemnities for the year then ended. My examination included a general review of the accounting procedures and such tests of accounting records and other supporting evidence as I considered necessary in the circumstances.

In my opinion these financial statements present fairly the financial position of The Crop Insurance Commission of Ontario as at March 31, 1975, and the results of its operations for the year then ended, in accordance with generally accepted accounting principles applied on a basis consistent with that of the preceding year.

In accordance with section 11 of The Crop Insurance Act (Ontario) a report on the audit has been made in the Commission and to the Minister.

F. N. Scott, C.A.,
Provincial Auditor.

Toronto, Ontario
July 2, 1975.

THE CROP INSURANCE COMMISSION OF ONTARIO

Statement of Revenue and Expenditure for the year ended March 31, 1975

	<u>1975</u>	<u>1974</u>
REVENUE		
Crop Insurance Premiums:		
Premiums from insured persons	\$ 3,702,933	\$1,895,837
Government of Canada share of premium subsidy . . .	<u>3,702,933</u>	<u>1,895,837</u>
	\$ 7,405,866	\$3,791,674
Administrative expenses paid by the		
Province of Ontario (Schedule 1)	\$ 1,149,537	\$ 908,842
Interest income	<u>256,479</u>	<u>56,169</u>
Miscellaneous	<u>(106)</u>	<u>275</u>
	\$ 8,811,776	\$4,756,960
EXPENDITURE		
Indemnities (1975, 6,141 claims; 1974, 4,598 claims) . .	\$11,937,807	\$3,738,067
Administrative expenses (Schedule 1)	<u>1,149,537</u>	<u>908,841</u>
Interest on advances from Treasurer of Ontario	<u>44,978</u>	<u>6,322</u>
	\$13,132,322	\$4,653,230
Excess of expenditure over revenue	<u>\$ (4,320,546)</u>	<u>\$ 103,730</u>

THE CROP INSURANCE COMMISSION OF ONTARIO

Statement of Reserve for Payment of Indemnities for the year ended March 31, 1975

	<u>1975</u>	<u>1974</u>
Balance as at beginning of year.	\$ (638,675)	\$ (744,005)
Deduct:		
Prior year's provision for unsettled		
indemnities in excess of payments	<u>2,792</u>	<u>1,600</u>
	\$ (635,883)	\$ (742,405)
Add:		
Excess of expenditure over revenue.	<u>\$ (4,320,546)</u>	<u>\$ 103,730</u>
Balance as at end of year.	<u><u>\$ (4,956,429)</u></u>	<u><u>\$ (638,675)</u></u>

THE CROP INSURANCE COMMISSION OF ONTARIO

Schedule of Administrative Expenses for the year ended March 31, 1975

	1975	1974
Salaries	\$ 449,001	\$ 351,432
Commissions and fees — agents	355,110	297,630
Fees and expenses — adjusters	151,285	112,424
Advertising and publicity	37,906	39,258
Printing and stationery	37,868	35,693
Travelling expenses	18,638	16,321
Members' allowances and expenses	9,663	13,634
Training agents and adjusters	6,694	11,284
Equipment purchases	20,659	9,251
Telephone, telegrams and postage	8,635	7,772
Automobiles — fuel and maintenance	5,890	4,728
Provincial sales tax	5,574	4,039
Miscellaneous supplies and services	10,919	3,126
Arbitration board — fees and expenses	1,794	1,306
Equipment maintenance and rentals	644	943
Data processing (Note 1)	29,257	—
	<u>\$1,149,537</u>	<u>\$ 908,841</u>

Note 1: Data processing services provided by other Ministries were supplied to the Commission without charge for the year ended March 31, 1974.

Note 2: No charges are made to the Commission by the Ministry of Agriculture and Food for rental of office accommodation.

SUMMARY OF SALES AND CLAIMS EXPERIENCE BY CROP YEAR (as of March 31, 1975)

Crop Year	Crop	Number of Contracts at Risk	Acreage Insured	Total Insurance in Force	Total Subsidized Premium	Claims Incurred		Underwriting Loss (-) Gain (+)	Ratio of Claims to Subsidized Premium
						Number	Amount		
1973/74	Winter Wheat	1,729	60,451.0	\$ 3,567,080.30	\$ 362,505.52	242	\$ 136,398.37	(+) \$ 226,107.15	37.6
1974	Spring Grain	3,384	129,415.3	4,878,620.14	528,175.50	1,565	1,088,103.40	(-) 559,927.90	206.0
	Corn	4,544	328,154.2	29,218,068.10	1,853,266.80	2,240	6,509,675.04	(-) 4,656,408.24	351.3
	Soybeans	1,126	72,071.5	6,100,221.30	358,158.64	309	419,623.21	(-) 61,464.57	117.2
	White Beans	1,560	89,127.2	10,592,215.67	839,906.30	428	838,912.04	(+) 994.26	99.9
	Tomatoes	953	16,959.5	8,505,331.60	626,121.86	396	631,779.65	(-) 5,657.79	100.9
	Potatoes	26	1,000.0	178,931.25	12,904.00	8	8,325.65	(+) 4,578.35	64.5
	Green Peas	675	21,495.0	3,618,185.67	257,802.00	140	269,783.38	(-) 11,981.38	104.6
	Sweet Corn	621	27,778.0	4,666,269.44	238,890.96	170	552,620.04	(-) 313,729.08	231.3
	Apples	263	8,241.5	2,472,494.77	227,646.96	85	207,637.69	(+) 20,009.27	91.2
	Onions	24	341.7	260,344.87	14,353.50	7	21,919.50	(-) 7,566.00	152.7
	Red Beets	25	522.0	96,570.00	5,220.00	0	0.00	(+) 5,220.00	0.0
	Grapes	116	3,658.4	1,568,202.21	86,808.08	30	74,140.56	(+) 12,667.52	85.4
	Peaches	82	1,188.1	437,918.68	44,252.22	14	32,211.06	(+) 12,041.16	72.8
	Tobacco	1,485	57,439.8	44,217,980.15	1,754,161.82	144	939,323.91	(+) 814,837.91	53.5
	Hay	111	7,042.0	169,290.00	17,301.26	31	20,891.28	(-) 3,590.02	120.7
	Coloured Beans	86	6,346.0	809,332.47	70,522.20	12	26,958.54	(+) 43,563.66	38.2
	Seeding Est.	1,597	38,808.0	679,140.00	38,610.50	268	72,288.50	(-) 33,678.00	187.2
	Pears	72	659.5	250,941.66	25,181.74	23	37,289.00	(-) 12,107.26	148.1
	Sweet Cherries	26	177.7	74,080.70	10,342.56	17	23,079.76	(-) 12,737.20	223.2
	Sour Cherries	40	455.5	324,710.84	31,328.54	12	26,847.20	(+) 4,481.34	85.7
	Set Onions	10	57.2	43,616.25	2,404.50	0	0.00	(+) 2,404.50	0.0
	Province Totals	18,555	871,389.1	\$122,729,546.07	\$7,405,865.46	6,141	\$11,937,807.78	(-) \$4,531,942.32	161.2
1974/75 Production Experience									
Winter Wheat									
Hay									

GROWTH OF THE CROP INSURANCE PROGRAM

Plans	67/68	68/69	69/70	70/71	71/72	72/73	73/74	74/75	Total Subsidized Premium	Total Claims Paid	Loss or Gain	Loss Ratio
Winter Wheat	404	688	557	825	557	1,059	1,335	1,729	\$ 995,727.53	\$ 721,478.95	\$ 274,248.58	72.5%
Spring Grain	264	525	596	793	893	1,240	1,804	3,384	1,269,314.74	2,360,544.70	(-) 1,091,229.96	186.0
Soybeans		52	304	269	209	837	1,098	1,126	1,103,174.68	1,204,649.79	(-) 101,475.11	109.2
White Beans		435	637	607	666	1,192	1,204	1,560	1,572,907.58	1,311,327.61	261,579.97	83.4
Potatoes			34	33	31	28	30	26	108,472.66	36,960.07	71,512.59	34.1
Tomatoes		651		666	712	800	943	953	1,549,847.25	1,316,502.38	233,344.87	84.9
Apples				105	121	166	193	263	559,264.65	977,872.36	(-) 418,607.71	174.8
Sweet Corn				118	250	351	462	621	478,871.67	849,900.96	(-) 371,029.29	177.5
Green Peas				154	310	456	588	675	553,446.93	581,747.73	(-) 28,300.80	105.1
Bare Ground					176	121	229	(incl. in plans)	31,874.64	88,193.50	(-) 56,318.86	276.7
Seed Onions						18	52	24	36,215.50	41,738.50	(-) 5,523.00	115.3
Red Beets						28	27	25	14,495.00	2,460.50	12,034.50	17.0
Corn		122	167	604	1,025	1,941	3,111	4,544	3,507,130.02	9,016,549.17	(-) 5,509,419.15	257.1
Peaches							48	82	70,526.74	52,423.52	18,103.22	74.3
Grapes							76	116	126,583.34	100,208.35	26,374.99	79.2
Coloured Beans							84	86	107,652.60	36,365.32	71,287.28	33.8
Flue-Cured Tobacco							742	1,485	2,741,282.76	1,081,916.41	1,659,366.35	39.5
Extended Coverage							1,085	(incl. in plans)	143,223.24	449,124.20	(-) 305,900.96	313.6
Hay	31	39	30	15	11	9	60	111	53,353.62	58,782.41	(-) 5,428.79	110.2
New Forage Seeding							37	1,597	40,033.00	72,513.50	(-) 32,480.50	181.1
Pears								72	25,181.74	37,289.00	(-) 12,107.26	148.1
Sweet Cherries								26	10,342.56	23,079.76	(-) 12,737.20	223.2
Sour Cherries								40	31,328.54	26,847.20	4,481.34	85.7
Set Onions								10	2,404.50	-	2,404.50	0.0
TOTALS	699	1,861	2,976	4,189	4,961	8,246	13,208	18,555	\$15,132,655.49	\$20,448,475.89	(-) \$5,315,820.40	135.1%

LACKING 1975/76-1979/80

For these issues see microfiche:

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1980/81 - #82-03541

1981/82 - #83-01816

1982/83 - #84-01110

1991/92 - #93-06907

CANADA-ONTARIO Crop Insurance

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EIGHTEENTH ANNUAL REPORT

THE
CROP INSURANCE COMMISSION
OF ONTARIO

For
Fiscal Year Ended March 31, 1984

Toronto, Ontario
Oct. 5, 1984

To The Honourable Dennis R. Timbrell, Minister
Ministry of Agriculture and Food
Province of Ontario.

Sir:

I have the honour to submit herewith the annual report of The Crop Insurance Commission of Ontario for the period April 1, 1983 to March 31, 1984 including the financial statements for The Ontario Crop Insurance Fund and the report of the Provincial Auditor.

Respectfully Submitted,

M. Huff, Chairman
*The Crop Insurance Commission
of Ontario*



Eighteenth Annual Report
of
The Crop Insurance Commission of Ontario
For Fiscal Year Ended March 31, 1984

COMMISSION MEMBERS

MORRIS HUFF — Chairman
HECTOR DELANGHE — Member
JOHN EPPEL — Member
ROBERT HAWLEY — Member
RALPH BEAMER — Member
MURRAY McRAE — Member
GERALD WISMER — Member

OFFICERS

MORRIS HUFF
General Manager
WM. K. REGAN
Assistant General Manager
M.J. TAGGART
Assistant General Manager/Accounting
PETER WILEY
Secretary

RESPONSIBILITIES

- Administration of the Canada-Ontario Crop Insurance Program.
- Administration of crop insurance plans, established by regulations, including the functions of selling, underwriting, claims adjustment, and accounting.
- Conducting surveys and research programs relating to crop insurance, to obtain statistics for Commission purposes.

THE YEAR IN REVIEW

In 1983-84, 47 separate plans were offered to Ontario farmers. Drought, excess moisture and hail reduced yields on many crops. Adverse weather in Southwestern Ontario resulted in claims above premium income for processing tomatoes, soybeans, processing peas, sweet corn, green and wax beans and burley tobacco plans. Hail in the flue-cured tobacco growing area resulted in above-average claims. Favourable fall harvest conditions aided in the production of late harvested crops.

Financially, 1983-84 was a favourable year for the Commission and its deficit was reduced by \$7 million to \$40.68 million.

FEDERAL-PROVINCIAL FINANCING

To provide Ontario producers with the best crop insurance program at the lowest cost, the Governments of Canada and Ontario provide the following financial support:

The Government of Canada provides financial assistance to the Canada-Ontario Crop Insurance Program by contributing 50% of the total premium required each year. The Federal Government's contribution to this program totalled \$20,736,242 for 1983-84.

The Government of Ontario contributes all of the administration costs which totalled \$3,503,680 for 1983-84.

THE CROP INSURANCE COMMISSION OF ONTARIO

*(Incorporated without share capital under
the Crop Insurance Act (Ontario))*

BALANCE SHEET as at March 31, 1984

ASSETS

	<u>1984</u>	<u>1983</u>
	\$	\$
Cash	432,497	3,525,490
Accounts and premium subsidy receivable	<u>466,721</u>	<u>516,465</u>
	<u>899,218</u>	<u>4,041,955</u>

LIABILITIES AND DEFICIT

Provision for payment of unsettled indemnities (note 1b)	1,394,255	843,570
Premiums collected in advance (note 1c)	503,106	375,069
Unearned premiums (note 1d)	2,981,213	3,006,539
Advances from the Treasurer of Ontario (note 3)	36,696,416	47,532,208
Advances from the Ministry of Agriculture and Food	<u>5,000</u>	<u>5,000</u>
	41,579,990	51,762,386
Less deficit	<u>40,680,772</u>	<u>47,720,431</u>
	<u>899,218</u>	<u>4,041,955</u>

See accompanying notes to financial statements.

THE CROP INSURANCE COMMISSION OF ONTARIO

AUDITOR'S REPORT

I have examined the balance sheet of The Crop Insurance Commission of Ontario as at March 31, 1984 and the statements of revenue and expenditure and deficit for the year then ended. My examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as I considered necessary in the circumstances.

In my opinion, these financial statements present fairly the financial position of the Commission as at March 31, 1984 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements, applied on a basis consistent with that of the preceding year.

In accordance with section 12 of the Crop Insurance Act (Ontario), a report on the audit has been made to the Commission and to the Minister.

J.F. Otterman, C.A.,
Assistant Provincial Auditor.

Toronto, Ontario,
August 27, 1984.

THE CROP INSURANCE COMMISSION OF ONTARIO

STATEMENT OF REVENUE AND EXPENDITURE for the year ended March 31, 1984

	1984	1983
	\$	\$
REVENUE		
Crop Insurance Premiums:		
Premiums from insured persons	20,736,242	16,461,958
Premium subsidies from the		
Government of Canada	20,736,242	16,461,958
	<u>41,472,484</u>	<u>32,923,916</u>
Premium Adjustment (<i>note 4</i>)	—	30,000,000
Administrative expenses paid by the		
Province of Ontario (<i>note 2</i>)	3,503,680	3,334,250
Interest income	131,059	286,471
	<u>45,107,223</u>	<u>66,544,637</u>
EXPENDITURE		
Indemnities (10,620 claims; 1983-8,427 claims)	30,410,262	74,115,585
Administrative expenses (Schedule)	3,503,680	3,334,250
Interest on advances from the		
Treasurer of Ontario (<i>note 3</i>)	4,160,627	2,916,192
	<u>38,074,569</u>	<u>80,366,027</u>
Excess (deficiency) of expenditure over revenue	<u>(7,032,654)</u>	<u>13,821,390</u>

See accompanying notes to financial statements.

THE CROP INSURANCE COMMISSION OF ONTARIO

STATEMENT OF DEFICIT for the year ended March 31, 1984

	1984	1983
	\$	\$
Balance, beginning of year	<u>47,720,431</u>	<u>34,015,429</u>
Adjustments to prior year's indemnity provision (<i>note 1b</i>)	<u>(7,005)</u>	<u>(116,388)</u>
	47,713,426	33,899,041
Excess (deficiency) of expenditure over revenue	<u>(7,032,654)</u>	<u>13,821,390</u>
Balance, end of year	<u><u>40,680,772</u></u>	<u><u>47,720,431</u></u>

See accompanying notes to financial statements.

THE CROP INSURANCE COMMISSION OF ONTARIO

SCHEDULE OF ADMINISTRATIVE EXPENSES for the year ended March 31, 1984

	1984	1983
	\$	\$
Salaries	1,080,237	1,100,138
Commissions and fees – agents	979,252	880,319
Fees and expenses – adjusters	780,308	773,821
Data processing	320,330	258,366
Printing and stationery	71,682	119,706
Telephone, telegrams and postage	71,679	35,313
Automobile expenses	38,748	23,730
Advertising and publicity	36,475	29,131
Travelling expenses	35,844	35,488
Meetings and staff training	30,709	24,609
Members' allowances and expenses	19,095	11,556
Professional services	11,824	12,209
Fees and expenses – arbitration board	11,561	8,471
Miscellaneous supplies and services	8,245	14,460
Equipment and furniture purchases (<i>note 1e</i>)	7,691	6,933
	<u>3,503,680</u>	<u>3,334,250</u>

See accompanying notes to financial statements.

THE CROP INSURANCE COMMISSION OF ONTARIO

NOTES TO FINANCIAL STATEMENTS

March 31, 1984

1. SIGNIFICANT ACCOUNTING POLICIES

(a) Basis of accounting

The Commission uses the accrual basis of accounting except for administrative expenses which is on the cash basis although an additional thirty days is allowed to pay for goods and services pertaining to the fiscal year just ended.

(b) Provision for payment of unsettled indemnities

At the end of a fiscal year, the Commission estimates outstanding indemnities. In the subsequent year, any difference between the estimated and the actual indemnities is reflected in the statement of deficit and not in the statement of revenue and expenditure as the Commission feels the difference should not be reflected in the current year's operating results.

(c) Premiums collected in advance

Premiums collected in advance represent premiums received for the insurance of various crops where the deadline for applying for insurance coverage occurs after March 31, 1984. This insurance may be cancelled by the insured prior to the deadline date and premiums refunded.

(d) Unearned premiums

Unearned premiums represent premiums received for the winter wheat and fruit crops. The deadline for applying for insurance coverage occurred prior to March 31, 1984 and accordingly, the insurance coverage was in force at March 31, 1984 and the premiums cannot be refunded.

(e) Fixed assets

The costs of automobile, equipment and furniture purchases are expensed in the year of acquisition.

2. ADMINISTRATION

(a) Administrative expenses

Administrative expenses are paid out of moneys appropriated therefor by the Legislature of the Province of Ontario. The Commission has absorbed certain administrative expenses of the Farm Income Stabilization Commission of Ontario.

(b) Accommodation

Office space is provided by the Ministry of Agriculture and Food without charge.

3. ADVANCES FROM THE TREASURER OF ONTARIO

The Commission borrows funds from the Treasurer of Ontario to finance the deficit. Part of the advance has a fixed interest rate of 11.725 per cent to October 31, 1984 (1984 - \$23,224,887; 1983 - \$35,457,311). The remainder has a fixed interest rate of 11.25 per cent to January 31, 1988 (1984 - \$13,471,529; 1983 - 12,074,897). There is no set repayment schedule.

4. PREMIUM ADJUSTMENT

The Government of Canada and the Province contributed \$15,000,000 each to the Crop Insurance Commission on behalf of producers for premiums covering a number of specific crops including flue-cured tobacco which incurred major crop losses during the 1982 crop year.

5. COMPARATIVE FIGURES

Comparative figures have been reclassified where necessary to conform to the 1984 presentation.

CANADA-ONTARIO CROP INSURANCE PROGRAM SUMMARY OF SALES & CLAIMS EXPERIENCE BY CROP (as at March 31, 1984)

Crop	Contracts At Risk	Acreage Insured	Amount of Insurance \$	Total Premium \$	No. of Claims	Claim Amount \$	Loss or Gain \$	Contracts %	Loss Premium %
Winter Wheat	4301	199,973.6	27,548,559.90	1,986,999.68	773	909,134.91	1,077,864.77	18	46
Spring Grain	4377	197,894.5	10,717,340.67	1,575,725.44	2491	2,333,665.04	-757,939.60	57	148
Corn	6288	566,869.8	91,763,214.92	6,420,142.66	1912	4,581,814.24	1,838,328.42	30	71
Soybeans	4294	361,461.8	50,998,719.61	3,219,464.28	1343	4,376,777.21	-1,157,312.93	31	136
White Beans	1100	46,067.2	7,470,093.86	877,953.34	293	529,911.03	348,042.31	27	60
Late Potatoes	37	1,350.0	998,809.03	103,080.00	17	94,104.75	8,975.25	46	34
Hay & Pasture	1361	184,984.0	13,252,955.00	700,361.52	329	236,333.74	462,027.78	24	34
Col. Beans	102	5,580.0	761,258.12	110,670.98	34	111,122.80	-451.82	33	100
New Seeding	2369	62,955.6	1,963,813.00	262,723.08	352	207,601.00	55,122.08	15	79
Peppers	98	1,002.8	659,577.20	112,034.52	50	158,905.41	-46,870.89	51	142
Rutabagas	10	660.0	243,417.60	33,200.00	7	22,210.00	10,990.00	70	67
Tomatoes	863	26,323.4	29,852,877.85	1,920,933.94	552	5,250,406.62	-3,329,472.68	64	273
Green Peas	406	15,321.8	4,867,192.09	491,689.60	325	1,876,467.92	-1,384,778.32	80	382
Sweet Corn	447	23,808.1	6,636,989.60	539,375.20	159	808,600.82	-269,225.62	36	150
Seed Corn	349	16,987.2	7,909,519.60	510,695.00	81	380,575.11	130,119.89	23	75
Gr. & Wax Beans	82	2,815.3	1,043,224.00	198,226.00	49	316,070.53	-117,844.53	60	159
Lima Beans	26	671.5	278,632.00	49,853.80	10	24,276.00	25,577.80	38	49
Popping Corn	4	149.5	36,837.00	4,485.00	4	9,513.00	-5,028.00	100	212
Apples	327	9,315.9	10,419,601.40	1,370,898.22	87	824,916.99	545,981.23	27	60
Grapes	235	9,525.2	9,104,508.29	629,771.12	42	186,533.21	443,237.91	18	30
Peaches	78	1,398.9	1,634,471.62	248,087.00	5	37,233.90	210,853.10	6	15
Pears	106	865.0	680,270.07	107,086.82	14	15,236.18	91,850.64	8	14
Sweet Cherries	52	262.2	143,617.32	40,436.64	14	18,468.00	21,968.64	27	46
Sour Cherries	82	990.5	814,225.58	161,026.38	31	70,824.68	90,201.70	38	44
Plums	41	236.0	178,927.34	33,177.50	19	43,654.66	-10,477.16	46	132
Apple Tree	24	109.0	1,044,585.50	21,796.52	0	0.00	21,796.52	0	0
F C Tobacco	2486	128,046.6	197,665,255.18	19,026,806.80	1348	5,933,995.05	13,092,811.75	54	31
Burley Tobacco	267	1,191.9	2,149,934.54	143,036.40	106	298,853.94	-155,817.54	40	209
Black Tobacco	45	268.4	312,029.72	29,529.50	25	78,991.92	-49,462.42	56	268
Seed Onions	47	992.0	1,497,950.70	110,820.00	8	93,784.00	17,036.00	17	85
Set Onions	11	175.8	160,915.37	15,120.52	8	49,224.00	-34,103.48	73	326
Spanish Onions	8	76.0	118,614.32	15,612.60	7	66,164.00	-50,551.40	88	424
Red Beets	4	99.0	39,447.00	4,908.60	0	0.00	4,908.60	0	0
Cauliflower	34	249.7	167,173.75	28,696.86	21	57,494.26	-28,797.40	62	200
Early Potatoes	14	469.3	252,810.00	32,356.40	6	9,621.36	22,735.04	43	30
Sweet Corn Fh	38	565.5	210,293.00	29,657.18	14	46,338.42	-16,681.24	37	156
Tomatoes Fresh	59	514.8	531,361.75	73,236.96	28	157,320.58	-84,283.62	47	215
Cucumbers	98	851.3	400,772.50	48,943.94	25	39,810.70	9,133.24	26	81
Carrots	27	686.5	927,102.59	68,650.00	5	14,543.75	54,106.25	19	21
Cabbage	22	145.6	64,143.00	8,074.48	8	4,700.04	3,374.44	36	58
Pumpkin & Squash	13	201.5	50,032.50	6,794.90	3	1,555.50	5,239.40	23	272
Strawberries	24	335.4	276,340.87	38,135.22	13	103,642.18	-65,506.96	54	272
Parsnips	6	60.5	52,500.00	8,922.00	1	8,040.00	882.00	17	90
Lettuce	4	60.0	49,840.00	8,971.20	0	8,998.00	73.20	25	99
Peanuts	15	519.9	155,308.50	30,160.24	0	0.00	30,160.24	0	0
Celery	7	37.0	48,240.00	6,267.60	1	368.78	5,898.82	14	6
Broccoli	6	83.6	43,820.00	7,887.60	5	10,357.50	-2,469.90	83	131
PROVINCE TOTAL	30694	1,863,209.7	486,095,866.46	41,472,483.24	10620	30,410,261.73	11,062,221.51	35	73

1984-85 PRODUCTION RESULTS

GROWTH OF THE CANADA-ONTARIO CROP INSURANCE PROGRAM (as at March 31, 1984)

	77/78	78/79	79/80	80/81	81/82	82/83	83/84	Total Subsidized Premium \$	Total Claims Paid \$	Gain or Loss \$	Loss Ratio %
Apple Tree							24	21,797	—	21,797	—
Apples	323	352	348	341	338	327	327	7,480,883	7,922,543	(441,660)	105.9
Black Tobacco	77	53	45	52	40	26	45	160,082	156,382	3,700	97.7
Broccoli							6	7,888	(2,470)	(83,331)	131.3
Burley Tobacco	208	165	161	169	166	223	267	549,170	632,501	10,358	115.2
Cabbage					14	18	22	22,780	8,030	14,750	35.3
Carrots					23	29	27	195,396	207,902	(12,506)	106.4
Cauliflower					12	25	34	71,287	104,215	(32,928)	146.2
Celery						4	7	11,004	869	10,135	7.9
Coloured Beans	136	194	168	294	395	198	102	2,059,394	2,169,547	(110,153)	105.4
Corn	6,340	6,216	6,519	6,290	6,409	6,181	6,288	48,998,566	37,135,455	11,863,111	75.8
Cucumbers					69	91	98	134,036	85,455	48,581	63.8
Early Potatoes					5	12	14	72,453	25,941	46,512	35.8
Flue-Cured Tobacco	1,890	2,181	2,158	2,842	2,762	2,444	2,486	67,992,018	127,173,168	(59,181,150)	187.0
Grapes	170	177	182	193	194	218	235	3,092,701	2,145,905	946,796	69.4
Green Peas	443	471	483	447	428	451	406	3,583,392	5,269,860	(1,686,468)	147.1
Green & Wax Beans	66	78	83	89	86	84	82	731,046	1,162,668	(431,622)	159.0
Hay & Pasture	1,288	1,979	1,889	1,609	1,525	1,317	1,361	5,483,197	6,619,707	(1,136,510)	120.7
Late Potatoes	55	54	53	—	29	29	37	936,061	875,762	60,299	93.5
Lettuce							4	14,165	16,887	(2,722)	119.2
Lima Beans	47	51	49	30	31	33	26	372,561	426,263	(53,702)	114.4
New Forage Seeding	2,349	2,590	2,704	2,260	2,059	2,074	2,369	1,492,707	1,331,908	160,799	89.2
Parsnips						10	6	26,797	43,092	(16,295)	160.8
Peaches	149	140	125	54	46	63	78	1,364,128	1,948,544	(584,416)	142.8
Peanuts							15	30,160	—	30,160	—
Pears	120	115	111	105	104	103	106	530,862	534,234	(3,372)	100.6
Peppers	34	31	37	34	61	68	98	301,989	271,014	30,975	88.7
Plums	35	40	42	43	42	39	41	132,464	148,282	(15,818)	111.9
Popping Corn					44	8	4	82,503	261,730	(179,227)	317.2
Pumpkin & Squash					7	7	13	9,291	1,849	7,442	19.9
Red Beets	21	18	15	10	7	5	4	78,314	20,223	58,091	25.8

Rutabagas				19	13	10	167,490	177,280	(9,790)	105.9
Seed Corn	316	320	352	327	427	431	4,476,302	3,138,746	1,337,556	70.1
Seed Onions	26	24	24	24	48	51	468,682	404,364	64,318	86.3
Set Onions	16	17	17	13	16	14	91,540	124,433	(32,893)	135.9
Sour Cherries	79	81	83	83	85	83	820,680	1,195,257	(374,577)	145.6
Soybeans	1,696	2,105	2,584	2,517	2,830	3,821	14,845,699	13,299,185	1,546,514	89.6
Spanish Onions					9	9	61,459	194,473	(133,014)	316.4
Spring Grain	4,889	4,940	4,880	4,526	4,263	4,607	13,497,422	13,783,888	(286,466)	102.1
Strawberries					4	12	51,697	109,275	(57,578)	211.4
Sweet Cherries	75	60	64	57	56	58	350,767	526,022	(175,255)	150.0
Sweet Corn	411	438	452	452	446	428	3,672,023	3,747,710	(75,687)	102.1
Sweet Corn (Fresh)					11	16	42,512	56,954	(14,442)	134.0
Tomatoes	1,053	1,099	1,021	986	956	951	12,368,655	13,767,829	(1,399,174)	111.3
Tomatoes (Fresh)					9	28	119,704	188,054	(68,350)	157.1
White Beans	1,694	1,776	1,186	1,293	1,561	1,618	11,023,749	16,316,230	(5,292,481)	148.0
Winter Wheat	2,706	2,394	2,824	2,922	2,963	3,073	9,642,328	6,801,978	2,840,350	70.5
Inactive Plans	—	—	—	—	—	—	516,095	1,221,319	(705,224)	236.7
TOTALS	26,712	28,159	28,659	28,062	28,599	29,304	218,255,896	271,763,291	(53,507,395)	124.5
71-72 4,961	72-73 8,246	73-74 13,208	74-75 18,555	75-76 22,740	76-77 23,535					

CANADA-ONTARIO Crop Insurance

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NINETEENTH ANNUAL REPORT

THE
CROP INSURANCE COMMISSION
OF ONTARIO

*For
Fiscal Year Ended March 31, 1985*



Agriculture
Canada



Ontario Ministry of
Agriculture and Food

Toronto, Ontario
Oct. 5, 1985

To The Honourable Jack Riddell, Minister
Ministry of Agriculture and Food
Province of Ontario.

Sir:

I have the honour to submit herewith the annual report of
The Crop Insurance Commission of Ontario for the period
April 1, 1984 to March 31, 1985 including the financial
statements for The Ontario Crop Insurance Fund and the
report of the Provincial Auditor.

Respectfully Submitted,

M. Huff, Chairman
*The Crop Insurance Commission
of Ontario*

Nineteenth Annual Report
of
The Crop Insurance Commission of Ontario
For Fiscal Year Ended March 31, 1985

COMMISSION MEMBERS

MORRIS HUFF — Chairman
HECTOR DELANGHE — Member
JOHN EPPEL — Member
ROBERT HAWLEY — Member
RALPH BEAMER — Member
MURRAY McRAE — Member
GERALD WISMER — Member

OFFICERS

MORRIS HUFF
General Manager
WM. K. REGAN
Assistant General Manager
M.J. TAGGART
Assistant General Manager / Accounting
PETER WILEY
Secretary

THE CROP INSURANCE COMMISSION OF ONTARIO

RESPONSIBILITIES

- Administration of the Canada-Ontario Crop Insurance Program.
- Administration of crop insurance plans, established by regulations, including the functions of selling, underwriting, claims adjustment, and accounting.
- Conducting surveys and research programs relating to crop insurance, to obtain statistics for Commission purposes.

THE YEAR IN REVIEW

Two new crop plans, asparagus and canola were added in 1984-85. The number of contracts, acres insured and premium income all reached record levels. The number of contracts exceeded 32,000 for the first time in the Commission's history. This occurred even though the flue-cured tobacco crop declined 24% from the previous year.

With the exception of contracts for peppers, apples, peaches, plums, seed onions, red beets and cauliflower, claims were less than premium income. Financially, the year was one of the most favourable on the Commission's record. The deficit was reduced by \$24.6 million to \$15.9 million.

FEDERAL-PROVINCIAL FINANCING

To provide Ontario producers with the best crop insurance program at the lowest cost, the Governments of Canada and Ontario provide the following financial support.

The Government of Canada provides financial assistance to the Canada-Ontario Crop Insurance Program by contributing 50% of the total premium required each year. The Federal Government's contribution to this program totalled \$21,088,969 for 1984-85.

The Government of Ontario pays the administration costs which totalled \$3,811,812 for 1984-85.

THE CROP INSURANCE COMMISSION OF ONTARIO

*(Incorporated without share capital under
the Crop Insurance Act (Ontario))*

BALANCE SHEET as at March 31, 1985

ASSETS

	<u>1985</u>	<u>1984</u>
	\$	\$
Cash	520,269	432,497
Accounts and premium subsidy receivable	311,789	466,721
	<u>832,058</u>	<u>899,218</u>

LIABILITIES AND DEFICIT

Provision for payment of unsettled indemnities (note 1b)	613,308	1,394,255
Premiums collected in advance (note 1c)	424,834	503,106
Unearned premiums (note 1d)	2,921,238	2,981,213
Advances from the Treasurer of Ontario (note 3)	12,782,496	36,696,416
Advances from the Ministry of Agriculture and Food	5,000	5,000
	<u>16,746,876</u>	<u>41,579,990</u>
Deficit	15,914,818	40,680,772
	<u>832,058</u>	<u>899,218</u>

See accompanying notes to financial statements.

THE CROP INSURANCE COMMISSION OF ONTARIO

AUDITOR'S REPORT

I have examined the balance sheet of The Crop Insurance Commission of Ontario as at March 31, 1985 and the statements of revenue and expenditure and deficit for the year then ended. My examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as I considered necessary in the circumstances.

In my opinion, these financial statements present fairly the financial position of the Commission as at March 31, 1985 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements applied on a basis consistent with that of the preceding year.

In accordance with section 12 of the Crop Insurance Act (Ontario), a report on the audit has been made to the Commission and to the Minister.

D.F. Archer, F.C.A.,
Provincial Auditor.

Toronto, Ontario,
August 2, 1985.

THE CROP INSURANCE COMMISSION OF ONTARIO

STATEMENT OF REVENUE AND EXPENDITURE for the year ended March 31, 1985

	<u>1985</u>	<u>1984</u>
	\$	\$
REVENUE		
Crop Insurance Premiums:		
Premiums from insured persons	21,088,969	20,736,242
Premium subsidies from the		
Government of Canada	21,088,969	20,736,242
	<u>42,177,938</u>	<u>41,472,484</u>
Administrative expenses paid by the		
Province of Ontario (note 2)	3,811,812	3,503,680
Interest income	121,264	131,059
	<u>46,111,014</u>	<u>45,107,223</u>
EXPENDITURE		
Indemnities (6,528 claims; 1984 -		
10,620 claims)	15,253,742	30,410,262
Administrative expenses (Schedule)	3,811,812	3,503,680
Interest on advances from the		
Treasurer of Ontario (note 3)	2,422,957	4,160,627
	<u>21,488,511</u>	<u>38,074,569</u>
Excess of revenue over expenditure	<u>24,622,503</u>	<u>7,032,654</u>

See accompanying notes to financial statements.

THE CROP INSURANCE COMMISSION OF ONTARIO

STATEMENT OF DEFICIT for the year ended March 31, 1985

	<u>1985</u>	<u>1984</u>
	\$	\$
Balance, beginning of year	40,680,772	47,720,431
Adjustment to prior year's indemnity provision (note 1b)	(143,451)	(7,005)
	40,537,321	47,713,426
Excess of revenue over expenditure	<u>24,622,503</u>	<u>7,032,654</u>
Balance, end of year	<u>15,914,818</u>	<u>40,680,772</u>

See accompanying notes to financial statements.

THE CROP INSURANCE COMMISSION OF ONTARIO

SCHEDULE OF ADMINISTRATIVE EXPENSES for the year ended March 31, 1985

	<u>1985</u>	<u>1984</u>
	\$	\$
Salaries	1,191,243	1,080,237
Commissions and fees - agents	1,076,275	979,252
Fees and expenses - adjusters	824,840	780,308
Data processing	331,553	320,330
Printing and stationery	76,886	71,682
Telephone and postage	64,883	71,679
Automobile expenses (note 1e)	27,294	38,748
Advertising and publicity	42,932	36,475
Travelling expenses	49,416	35,844
Meetings and staff training	22,997	30,709
Members' allowances and expenses	16,001	19,095
Professional services	23,811	11,824
Fees and expenses - arbitration board	35,527	11,561
Miscellaneous supplies and services	22,611	8,245
Equipment and furniture purchases (note 1e)	5,543	7,691
	<u>3,811,812</u>	<u>3,503,680</u>

See accompanying notes to financial statements.

THE CROP INSURANCE COMMISSION OF ONTARIO

NOTES TO FINANCIAL STATEMENTS

March 31, 1985

1. SIGNIFICANT ACCOUNTING POLICIES

(a) Basis of accounting

The Commission's financial statements are prepared using the accrual basis of accounting except for administrative expenses which are recorded on the cash basis, modified to allow an additional thirty days to pay for goods and services pertaining to the fiscal year just ended.

(b) Provisions for payment of unsettled indemnities

At the end of a fiscal year, the Commission estimates outstanding indemnities. In the subsequent year, any difference between the estimated and the actual indemnities is reflected in the statement of deficit and not in the statement of revenue and expenditure as the Commission feels the difference should not be reflected in the current year's operating results.

(c) Premiums collected in advance

Premiums collected in advance represent premiums received for the insurance of various crops where the deadline for applying for insurance coverage occurs after March 31, 1985. This insurance may be cancelled by the insured prior to the deadline date and premiums refunded.

(d) Unearned premiums

Unearned premiums represent premiums received for the winter wheat and fruit crops. The deadline for applying for insurance coverage occurs prior to March 31, 1985 and accordingly, the premiums cannot be refunded. As well, harvesting of these crops and payment of indemnities occurs subsequent to March 31, 1985.

(e) Fixed assets

The costs of automobile, equipment and furniture purchases are expensed in the year of acquisition.

2. ADMINISTRATION

(a) Administrative expenses

Administrative expenses are paid out of funds appropriated by the Legislature of the Province of Ontario. The Commission has absorbed certain administrative expenses of the Farm Income Stabilization Commission of Ontario.

(b) Accommodation

Office space is provided by the Ministry of Agriculture and Food without charge.

3. ADVANCES FROM THE TREASURER OF ONTARIO

The Commission borrows funds from the Treasurer of Ontario to finance the deficit. The advance bears interest at a fixed rate of 11.20 per cent and matures January 31, 1986. There is no set schedule of repayment.

Crop	Contracts At Risk	Acreage Insured	Amount of Insurance \$	Total Premium \$	No. of Claims	Claim Amount \$	Loss or Gain \$	Contracts %	Loss Premiums
Apple Tree	15	0	1,147,197	23,752	2	16,786	6,966	13	71
Apples	323	9,389	11,192,025	1,544,805	161	2,045,479	-500,674	50	132
Asparagus	2	9	3,465	600	0	0	600	0	0
Black Tobacco	103	664	691,074	85,216	17	27,045	58,171	17	32
Broccoli	7	125	92,153	19,396	4	5,559	13,837	57	29
Burley Tobacco	236	468	814,279	67,834	19	14,324	53,509	8	21
Cabbage	22	177	78,435	10,374	7	7,818	2,555	32	75
Canola	138	7,884	807,439	126,809	24	36,796	90,013	17	29
Carrots	34	912	1,370,592	109,716	11	34,490	75,226	32	31
Cauliflower	31	265	39,837	39,837	13	52,620	-12,784	42	132
Celery	4	15	23,100	6,010	0	0	6,010	0	0
Coloured Beans	169	8,352	1,418,787	209,791	65	178,195	31,596	38	85
Corn	6,884	637,614	112,120,482	7,646,185	1,220	3,092,073	4,554,112	18	40
Cucumbers	98	1,030	698,428	81,500	41	53,129	28,371	42	65
Early Potatoes	18	601	365,878	44,706	1	360	44,346	6	1
Flue-Cured Tobacco	2,179	92,571	146,053,025	14,523,508	440	812,097	13,711,411	20	6
Forage	1,155	162,550	11,679,146	664,914	0	0	664,914	0	0
Grapes	240	10,114	10,892,352	738,487	38	596,678	141,809	16	81
Green Peas	401	16,505	5,382,738	729,062	114	373,158	355,905	28	51
Green & Wax Beans	67	3,007	1,118,084	222,555	14	44,298	178,257	21	20
Late Potatoes	35	1,265	982,145	115,682	11	89,790	25,892	31	78
Lettuce	3	42	33,420	6,506	1	5,880	626	33	90
Lima Beans	25	714	273,553	54,294	2	10,624	43,670	8	20
New Forage Seeding	2,310	61,278	2,450,472	344,128	196	152,328	191,800	8	44
Parsnips	3	10	7,770	1,883	0	0	1,883	0	0
Peaches	82	1,346	1,657,468	265,226	45	369,269	-104,043	55	139
Peanuts	9	343	111,218	19,067	0	0	19,067	0	0
Pears	110	869	718,746	118,826	38	116,728	2,098	35	98
Peppers	87	949	605,574	112,856	47	114,445	-1,589	54	101
Plums	37	242	134,455	30,552	25	46,608	-16,055	68	153
Popping Corn	5	193	41,582	5,790	4	3,308	2,482	80	57
Pumpkins & Squash	15	200	57,410	8,144	3	2,993	5,151	20	37
Red Beets	3	211	97,110	6,328	1	7,650	-1,322	33	121
Rutabagas	7	390	227,000	32,718	6	29,907	2,811	86	91
Seed Corn	542	35,693	17,739,956	1,066,355	113	652,970	413,415	21	61
Seed Onions	53	1,374	2,241,490	173,280	32	378,286	-205,006	60	218
Set Onions	11	169	163,997	16,919	1	2,910	14,009	9	17
Sour Cherries	84	1,025	850,366	177,253	7	44,580	132,673	8	25
Soybeans	5,366	448,082	63,971,515	4,562,431	999	1,663,928	2,898,503	19	36
Spanish Onions	16	164	227,936	41,084	4	13,046	28,038	25	32
Spring Grain	4,143	181,801	11,066,772	1,658,224	751	522,424	1,135,800	18	32
Strawberries	36	377	320,936	67,193	11	16,980	50,213	31	25
Sweet Cherries	52	263	148,037	43,447	7	15,184	28,263	13	35
Sweet Corn	436	23,844	7,026,612	583,600	81	296,198	287,402	19	95
Sweet Corn (Fresh)	28	472	182,256	31,896	8	30,244	1,651	29	51
Tomatoes	815	29,660	32,353,685	2,391,509	572	1,707,808	683,702	70	71
Tomatoes (Fresh)	51	384	442,801	80,181	23	55,736	24,446	45	70
White Beans	1,257	52,912	9,082,545	1,312,313	399	558,230	754,083	32	43
Winter Wheat	4,450	170,272	23,748,888	1,955,196	950	954,783	1,000,413	21	49
PROVINCE TOTAL	32,197	1,966,796	483,146,212	42,177,938	6,528	15,253,742	26,924,226	20	36
1985-86 PRODUCTION RESULTS									
Winter Wheat	4,221	178,526	25,615,858	1,866,552					

GROWTH OF THE CANADA-ONTARIO CROP INSURANCE PROGRAM (as at March 31, 1985)

	Contracts at Risk			Total Subsidized Premium			Total Claims Paid		Gain or Loss \$	Loss Ratio %
	78/79	79/80	80/81	81/82	82/83	83/84	84/85	\$		
Apple Tree										
Apples	352	348	341	338	327	24	15	16,786	28,763	36.9
Asparagus						327	323	9,025,688	(942,334)	110.4
Black Tobacco								—	600	—
Broccoli	53	45	52	40	26	45	103	245,298	61,871	74.8
Burley Tobacco						6	7	27,284	11,367	58.3
Cabbage	165	161	169	166	223	267	236	617,004	(29,312)	104.8
Canola				14	18	22	22	33,154	17,306	47.8
Carrots				23	29	27	138	126,809	90,013	29.0
Cauliflower				12	25	34	34	305,112	62,720	79.4
Celery					4	7	4	111,124	(45,711)	141.1
Coloured Beans	194	168	294	395	198	102	169	17,014	16,145	5.1
Corn	6,216	6,519	6,290	6,409	6,181	6,288	6,884	2,269,185	(63,873)	102.8
Cucumbers				69	91	98	98	56,644,751	16,460,311	70.9
Early Potatoes				5	12	14	18	215,536	76,952	64.3
Flue-Cured Tobacco	2,181	2,158	2,842	2,762	2,444	2,486	2,179	117,159	90,858	22.4
Forage	1,979	1,889	1,609	1,525	1,317	1,361	1,155	82,515,526	(45,474,677)	155.1
Grapes	177	182	193	194	218	235	240	6,148,111	(471,644)	107.7
Green Peas	471	483	447	428	451	406	401	3,831,188	1,088,605	71.6
Green & Wax Beans	78	83	89	86	84	82	67	4,312,454	(1,330,564)	130.9
Late Potatoes	54	53	—	29	29	37	35	1,206,966	(253,365)	126.6
Lettuce				29	29	37	35	953,601	86,191	91.8
Lima Beans	51	49	30	31	33	4	3	1,051,743	26,767	110.1
New Forage Seeding	2,590	2,704	2,260	2,059	2,074	2,369	2,310	426,855	(10,032)	102.4
Parsnips					10	6	3	1,836,835	373,547	79.7
Peaches	140	125	54	46	63	78	82	43,092	(14,412)	150.3
Peanuts						15	9	1,629,354	(688,459)	142.3
Pears	115	111	105	104	103	106	110	2,317,813	49,227	—
Peppers	31	37	34	61	68	98	87	—	(1,274)	100.2
Plums	40	42	43	42	39	41	37	649,688	29,386	92.9
Popping Corn				44	8	4	5	414,845	(31,874)	119.6
Pumpkin & Squash				7	7	13	15	163,016	(176,745)	300.2
								88,293	12,593	27.8
								17,435	4,842	

Red Beets	18	15	10	7	5	4	3	84,642	27,873	56,769	32.9
Rutabagas				19	13	10	7	200,208	217,357	(17,149)	108.6
Seed Corn	320	352	327	427	431	349	542	5,542,687	3,788,886	1,753,801	68.4
Seed Onions	24	24	24	48	51	47	53	641,962	782,650	(140,688)	121.9
Set Onions	17	17	13	16	14	11	11	108,459	127,343	(18,884)	117.4
Sour Cherries	81	83	83	85	83	82	84	997,933	1,239,837	(241,904)	124.2
Soybeans	2,105	2,584	2,517	2,830	3,821	4,294	5,366	19,408,130	14,947,618	4,460,512	77.0
Spanish Onions				9	9	8	16	102,543	207,519	(104,976)	202.4
Spring Grain	4,940	4,880	4,526	4,263	4,607	4,377	4,143	15,155,646	14,306,975	848,671	94.4
Strawberries				4	12	24	36	118,890	126,255	(7,365)	106.2
Sweet Cherries	60	64	57	56	58	52	52	394,214	541,206	(146,992)	137.3
Sweet Corn	438	452	452	446	428	447	436	4,255,623	4,043,908	211,715	95.0
Sweet Corn (Fresh)				11	16	38	28	74,408	87,198	(12,790)	117.2
Tomatoes	1,099	1,021	986	956	951	863	815	14,760,164	15,380,237	(620,073)	104.2
Tomatoes (Fresh)				9	28	59	51	199,885	243,790	(43,905)	122.0
White Beans	1,776	1,186	1,293	1,561	1,618	1,100	1,257	12,336,062	16,873,260	(4,537,198)	136.8
Winter Wheat	2,394	2,824	2,922	2,963	3,073	4,301	4,450	11,597,524	7,756,761	3,840,763	66.9
Inactive Plans								516,095	1,221,319	(705,224)	236.7
TOTALS	28,159	28,659	28,062	28,599	29,304	30,694	32,197	260,433,864	286,838,698	(26,404,834)	110.1

CONTRACTS AT RISK:

72-73: 8,246; 73-74: 13,208; 74-75: 18,555; 75-76: 22,740; 76-77: 23,535; 77-78: 26,712

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THE
CROP INSURANCE COMMISSION
OF ONTARIO

A circular red ink stamp from the University of Toronto library. The word "LIBRARY" is at the top, "JAN 16 1987" is in the center, and "University of Toronto" is at the bottom.

Toronto, Ontario
Oct. 3, 1986

To The Honourable Jack Riddell, Minister
Ministry of Agriculture and Food
Province of Ontario

Sir:

I have the honour to submit herewith the annual report of The Crop Insurance Commission of Ontario for the period April 1, 1985 to March 31, 1986 including the financial statements for The Ontario Crop Insurance Fund and the report of the Provincial Auditor.

Respectfully Submitted,

H. Ediger, Vice Chairman
*The Crop Insurance Commission
of Ontario*

Twentieth Annual Report
of
The Crop Insurance Commission of Ontario
For Fiscal Year Ended March 31, 1986

COMMISSION MEMBERS

MORRIS HUFF — Chairman
HECTOR DELANGHE — Member
JOHN EPPEL — Member
GAETAN BEAUDRY — Member
RALPH BEAMER — Member
MURRAY McRAE — Member
GERALD WISMER — Member

OFFICERS

MORRIS HUFF
General Manager
WM. K. REGAN
Assistant General Manager
M.J. TAGGART
Assistant General Manager / Accounting
JACK MULDER
Secretary

THE CROP INSURANCE COMMISSION OF ONTARIO

RESPONSIBILITIES

- Administration of the Canada-Ontario Crop Insurance Program.
- Administration of crop insurance plans, established by regulations, including the functions of selling, underwriting, claims adjustment, and accounting.
- Conducting surveys and research programs relating to Crop Insurance to obtain statistics for Commission purposes.

THE YEAR IN REVIEW

For the second consecutive year, favourable weather conditions in Ontario resulted in an underwriting gain of approximately 29 million dollars. Consequently, the deficit of \$15.9 million was eliminated and the year ended with an overall surplus of \$13.1 million. Significant claims were paid to insured growers in Essex County as a result of the devastating hail storm which struck the Leamington area on May 30.

FEDERAL-PROVINCIAL FINANCING

To provide Ontario producers with the best Crop Insurance program at the lowest cost, the Governments of Canada and Ontario provide the following financial support.

The Government of Canada provides financial assistance to the Canada-Ontario Crop Insurance Program by contributing 50% of the total premium required each year. The Federal Government's contribution to this program totalled \$20,899,778 for 1985-86.

The Government of Ontario pays the administration costs which totalled \$3,606,483 for 1985-86.

THE CROP INSURANCE COMMISSION OF ONTARIO

BALANCE SHEET as at March 31, 1986

ASSETS

	<u>1986</u>	<u>1985</u>
	\$	\$
Cash and short term investments	12,257,121	520,269
Accounts and premium subsidy receivable	<u>7,219,507</u>	<u>311,789</u>
	<u>19,476,628</u>	<u>832,058</u>

LIABILITIES AND SURPLUS (DEFICIT)

Provision for payment of unsettled indemnities (note 1b)	2,818,871	613,308
Premiums collected in advance (note 1c)	283,898	424,834
Unearned premiums (note 1d)	3,286,869	2,921,238
Advances from the Treasurer of Ontario	—	12,782,496
Advances from the Ministry of Agriculture and Food	<u>15,000</u>	<u>5,000</u>
	6,404,638	16,746,876
Surplus (Deficit)	<u>13,071,990</u>	<u>(15,914,818)</u>
	<u>19,476,628</u>	<u>832,058</u>

See accompanying notes to financial statements.

THE CROP INSURANCE COMMISSION OF ONTARIO

AUDITOR'S REPORT

I have examined the balance sheet of The Crop Insurance Commission of Ontario as at March 31, 1986 and the statements of revenue and expenditure and surplus (deficit) for the year then ended. My examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as I considered necessary in the circumstances.

In my opinion, these financial statements present fairly the financial position of the Commission as at March 31, 1986 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements applied on a basis consistent with that of the preceding year.

In accordance with section 12 of the Crop Insurance Act (Ontario), a report on the audit has been made to the Commission and to the Minister.

D.F. Archer, F.C.A.,
Provincial Auditor.

Toronto, Ontario,
July 4, 1986.

THE CROP INSURANCE COMMISSION OF ONTARIO

STATEMENT OF REVENUE AND EXPENDITURE for the year ended March 31, 1986

	<u>1986</u>	<u>1985</u>
	\$	\$
REVENUE		
Crop Insurance Premiums:		
Premiums from insured persons	20,899,778	21,088,969
Premium subsidies from the		
Government of Canada	20,899,778	21,088,969
	<u>41,799,556</u>	<u>42,177,938</u>
Interest income	354,391	121,264
	<u>42,153,947</u>	<u>42,299,202</u>
EXPENDITURE		
Indemnities (5,223 claims; 1985-		
6,528 claims)	13,004,289	15,253,742
Interest on advances from the		
Treasurer of Ontario	260,141	2,422,957
	<u>13,264,430</u>	<u>17,676,699</u>
Excess of revenue over expenditure	<u>28,889,517</u>	<u>24,622,503</u>

See accompanying notes to financial statements.

THE CROP INSURANCE COMMISSION OF ONTARIO

STATEMENT OF SURPLUS (DEFICIT) for the year ended March 31, 1986

	<u>1986</u>	<u>1985</u>
	\$	\$
Balance, beginning of year	(15,914,818)	(40,680,772)
Adjustment to prior year's indemnity provision (note 1b)	<u>97,291</u>	<u>143,451</u>
	(15,817,527)	(40,537,321)
Excess of revenue over expenditure	<u>28,889,517</u>	<u>24,622,503</u>
Balance, end of year	<u><u>13,071,990</u></u>	<u><u>(15,914,818)</u></u>

See accompanying notes to financial statements.

THE CROP INSURANCE COMMISSION OF ONTARIO

NOTES TO FINANCIAL STATEMENTS

March 31, 1986

1. SIGNIFICANT ACCOUNTING POLICIES

(a) Basis of accounting

The Commission's financial statements are prepared using the accrual basis of accounting

(b) Provision for payment of unsettled indemnities

At the end of a fiscal year, the Commission estimates outstanding indemnities. In the subsequent year, any difference between the estimated and the actual indemnities is reflected in the statement of surplus (deficit) and not in the statement of revenue and expenditure as the Commission feels the difference should not be reflected in the current year's operating results.

(c) Premiums collected in advance

Premiums collected in advance represent premiums received for the insurance of various crops where the deadline for applying for insurance coverage occurs after March 31, 1986. This insurance may be cancelled by the insured prior to the deadline date and premiums refunded.

(d) Unearned premiums

Unearned premiums represent premiums received for the winter wheat and fruit crops. The harvesting of these crops and the payment of indemnities occur subsequent to March 31, 1986. However, the deadline date for applying for insurance coverage occurs prior to year end, and accordingly, the insurance cannot be cancelled and no premiums will be refunded.

2. ADMINISTRATIVE EXPENSES

Salaries, benefits and other administrative expenses of the Commission are absorbed by the Ministry of Agriculture and Food and are not included in the statement of revenue and expenditure. Administrative expenses of the prior year have not been disclosed to conform with the 1986 presentation.

THE CROP INSURANCE COMMISSION OF ONTARIO

SCHEDULE OF ADMINISTRATIVE EXPENSES

for the year ended March 31, 1986

	<u>1986</u>	<u>1985</u>
	\$	\$
Salaries	1,081,756	1,191,243
Commissions and fees - agents	1,082,694	1,076,275
Fees and expenses - adjusters	802,143	824,840
Data processing	308,275	331,553
Printing and stationery	75,211	76,886
Telephone and postage	46,356	64,883
Automobile expenses	35,080	27,294
Advertising and publicity	40,336	42,932
Travelling expenses	38,233	49,416
Meetings and staff training	5,827	22,997
Members' allowances and expenses	22,530	16,001
Professional services	22,622	23,811
Fees and expenses - arbitration board	11,805	35,527
Miscellaneous supplies and services	20,970	22,611
Equipment and furniture purchases	<u>12,645</u>	<u>5,543</u>
	<u>3,606,483</u>	<u>3,811,812</u>

See accompanying notes to financial statements.

GROWTH OF THE CANADA-ONTARIO CROP INSURANCE PROGRAM (as at March 31, 1986)

	78/79	79/80	80/81	Contracts at Risk		82/83	83/84	84/85	85/86	Total Subsidized Premium \$	Total Claims Paid \$	Gain or Loss \$	Loss Ratio %
Apple Tree							24	15	15	62,734	24,190	38,544	38.56
Apples	352	348	341	338	327	327	327	323	320	10,547,427	11,016,170	(468,743)	110.44
Asparagus									5	2,903	—	2,903	—
Black Tobacco	53	45	52	40	26	26	45	103	88	310,738	262,792	47,946	84.57
Broccoli							6	7	10	50,337	45,160	5,177	89.72
Burley Tobacco	165	161	169	166	223	223	267	236		617,004	646,316	(29,312)	104.75
Cabbage				14	18	18	22	22	14	41,396	19,904	21,492	48.08
Canola								138	249	391,378	83,632	307,746	21.37
Carrots				23	29	29	27	34	25	400,430	281,642	118,788	70.33
Cauliflower				12	25	25	34	31	29	149,928	172,872	(22,944)	115.30
Celery					4	4	7	4	2	20,104	869	19,235	4.32
Coloured Beans	194	168	294	395	198	198	102	169	183	2,540,485	2,514,032	26,453	98.96
Corn	6,216	6,519	6,290	6,409	6,181	6,181	6,288	6,884	6,852	64,254,869	42,561,580	21,693,289	66.24
Cucumbers				69	91	91	98	98	93	289,255	163,425	125,830	56.50
Early Potatoes				5	12	12	14	18	28	176,812	39,014	137,798	22.07
Flue-Cured Tobacco	2,181	2,158	2,842	2,762	2,444	2,444	2,486	2,179	2,017	96,514,968	128,668,373	(32,153,405)	133.31
Forage	1,979	1,889	1,609	1,525	1,317	1,317	1,361	1,155	1,196	6,780,275	7,351,969	(571,694)	108.43
Grapes	177	182	193	194	218	218	235	240	241	4,500,556	3,383,191	1,117,365	75.17
Green Peas	471	483	447	428	451	451	406	401	427	5,151,461	5,943,933	(792,472)	115.38
Green & Wax Beans	78	83	89	86	84	84	82	67	62	1,184,629	1,372,718	(188,089)	115.88
Late Potatoes	54	53		29	29	29	37	35	26	1,127,320	970,054	157,266	86.05
Lettuce					4	4	4	3	7	33,394	27,051	6,343	81.01
Lima Beans	51	49	30	31	33	33	26	25	23	483,080	530,769	(47,689)	109.87
New Forage Seeding	2,590	2,704	2,260	2,059	2,074	2,074	2,369	2,310	2,326	2,193,701	1,847,692	346,009	84.23
Parsnips					10	10	6	3	3	30,002	45,652	(15,650)	152.16
Peaches	140	125	54	46	63	63	78	82	81	1,905,915	2,374,774	(468,859)	124.60
Peanuts							15	9	2	53,710		53,710	
Pears	115	111	105	104	103	103	106	110	104	760,116	705,210	54,906	92.78
Peppers	31	37	34	61	68	68	98	87	71	518,889	491,461	27,428	94.71
Plums	40	42	43	42	39	39	41	37	37	192,673	214,674	(22,001)	111.42
Popping Corn				44	8	8	4	5	15	121,953	266,564	(144,611)	218.58

CANADA-ONTARIO CROP INSURANCE PROGRAM SUMMARY OF SALES & CLAIMS EXPERIENCE BY CROP (as at March 31, 1986)

Crop	Contracts At Risk	Acreage Insured	Amount of Insurance \$	Total Premium \$	No. of Claims	Claim Amount	Loss or Gain \$	Contracts Premiums %	Loss %
Apple Tree	15	0	1,175,347	17,185	3	7,404	9,781	20	43
Apples	320	9,524	10,790,670	1,521,739	63	1,048,148	473,590	20	69
Asparagus	5	51	20,890	2,303	0	0	2,302	0	0
Black Tobacco	88	511	550,975	65,440	29	79,364	-13,925	33	121
Broccoli	10	149	114,455	23,053	5	29,242	-6,191	50	127
Cabbage	14	147	70,801	8,242	4	4,055	4,187	29	49
Canola	249	16,515	1,801,454	264,569	29	46,835	217,734	12	18
Carrots	25	793	1,193,687	95,318	8	49,171	46,146	32	52
Cauliflower	29	213	163,230	38,804	8	16,037	22,767	28	41
Celery	2	17	23,900	3,090	0	0	3,090	0	0
Coloured Beans	183	9,319	1,565,159	271,300	57	180,973	90,327	31	67
Corn	6,852	635,974	115,978,895	7,610,118	671	2,469,470	5,140,648	10	32
Cucumbers	93	841	644,866	73,719	38	24,840	48,879	41	34
Early Potatoes	28	945	519,510	59,653	5	12,713	46,940	18	21
Flue-Cured Tobacco	2,017	91,785	146,469,077	13,999,442	566	715,035	13,284,406	28	5
Forage	1,196	166,623	11,737,724	632,164	423	732,214	-100,051	35	116
Grapes	241	9,952	10,029,952	669,368	79	640,608	28,759	33	96
Green Peas	427	17,368	5,649,169	839,007	52	301,641	537,365	12	36
Green & Wax Beans	62	3,035	1,162,693	231,028	17	165,752	65,275	27	72
Late Potatoes	26	839	656,617	75,577	8	23,460	52,117	31	34
Lettuce	7	80	63,760	12,723	2	4,284	8,438	29	31
Lima Beans	23	740	202,324	56,225	12	93,882	-37,657	52	167
New Forage Seeding	2,326	63,651	2,546,020	356,866	453	363,524	-6,659	19	102
Parsnips	3	8	5,120	1,322	1	2,560	-1,238	33	194
Peaches	81	1,419	1,690,441	276,561	13	66,257	210,343	16	24
Peanuts	2	83	28,013	4,483	0	0	4,482	0	0
Pears	104	802	684,671	110,428	26	54,248	56,179	25	49
Peppers	71	842	534,930	104,044	48	106,002	-1,958	68	102
Plums	37	235	134,028	29,657	11	19,784	9,872	30	67
Popping Corn	15	842	215,260	33,660	2	1,526	32,134	13	5
Pumpkin & Squash	9	118	31,902	4,501	2	3,349	1,151	22	74
Red Beets	3	189	83,865	6,536	1	2,808	3,728	33	43
Rutabagas	7	132	88,577	12,281	4	22,923	-10,643	57	187
Seed Corn	593	38,896	18,605,808	1,175,973	103	621,023	554,949	17	53
Seed Onions	48	1,216	1,859,953	172,253	12	119,824	52,427	25	70
Set Onions	7	76	84,300	7,576	2	9,968	-2,383	29	132
Sour Cherries	77	978	916,389	187,164	9	32,291	154,869	12	17
Soybeans	5,486	455,409	66,643,572	4,598,023	879	1,888,220	2,709,796	16	41
Spanish Onions	18	212	367,793	53,093	4	11,147	41,946	22	21
Spring Grain	4,330	194,863	12,403,990	1,769,147	451	442,553	1,326,593	10	25
Strawberries	42	405	396,672	79,079	5	14,840	64,238	12	19
Sweet Cherries	46	187	137,750	38,812	16	21,080	17,731	35	54
Sweet Corn	383	21,308	6,344,056	524,939	98	482,807	42,131	26	92
Sweet Corn (Fresh)	28	346	135,663	23,999	8	6,750	17,248	29	28
Tomatoes	648	26,030	28,189,938	2,117,463	358	1,249,787	867,675	25	59
Tomatoes (Fresh)	59	459	505,146	1,102,368	25	87,596	14,830	55	86
White Beans	1,433	63,181	10,878,527	1,578,525	241	385,532	1,192,992	17	24
Winter Wheat	4,223	173,273	24,959,986	1,860,736	372	342,821	1,517,914	9	18
PROVINCE TOTAL	31,991	2,010,578	489,147,727	41,799,556	5,223	13,004,289	28,795,267	16	31
1986-87 PRODUCTION RESULTS	4,990	229,504	23,401,060	2,104,460					
Winter Wheat									



CANADA-ONTARIO Crop Insurance

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TWENTY-FIRST ANNUAL REPORT

**THE
CROP INSURANCE COMMISSION
OF ONTARIO**

For

Fiscal Year Ended March 31, 1987



Agriculture
Canada



Ontario Ministry of
Agriculture and Food

Toronto, Ontario
Aug. 17, 1987

To The Honourable Jack Riddell, Minister
Ministry of Agriculture and Food
Province of Ontario

Sir:

I have the honour to submit herewith the annual report of The Crop Insurance Commission of Ontario for the period April 1, 1986 to March 31, 1987 including the financial statements for The Ontario Crop Insurance Fund and the report of the Provincial Auditor.

Respectfully Submitted,

K. Pinder, Vice Chairman
*The Crop Insurance Commission
of Ontario*

Twenty-first Annual Report
of
The Crop Insurance Commission of Ontario
For Fiscal Year Ended March 31, 1987

COMMISSION MEMBERS

(as at March 31, 1987)

KEITH PINDER – Chairman

HENRY EDIGER – Vice Chairman

HECTOR DELANGHE – Member

GAETAN BEAUDRY – Member

GERALD FREURE – Member

IRENE SPENCE – Member

OFFICERS

KEITH PINDER
General Manager

WM. K. REGAN
Assistant General Manager

M.J. TAGGART
Assistant General Manager/Accounting

JACK MULDER
Secretary

THE CROP INSURANCE COMMISSION OF ONTARIO

RESPONSIBILITIES

- Administration of the Canada-Ontario Crop Insurance Program
- Administration of Crop Insurance plans, established by regulations, including the functions of selling underwriting, claims adjustment, and accounting.
- Conduction surveys and research programs relating to Crop Insurance to obtain statistics for Commission purposes.

THE YEAR IN REVIEW

One of the wettest summers on record resulted in significant indemnities on the white bean crop. However, favourable weather after the first week of October has resulted in good conditions for the harvest of the remaining crops. Financially, the year was favourable resulting in an overall surplus of \$12.7 million.

FEDERAL-PROVINCIAL FINANCING

To provide Ontario producers with the best Crop Insurance program at the lowest cost, the Governments of Canada and Ontario provide the following financial support.

The Government of Canada provides financial assistance to the Canada-Ontario Crop Insurance Program by contributing 50% of the total premium required each year. The Federal Government's contribution to this program totalled \$18,199,553 for 1986/87.

The Government of Ontario pays the administration costs which totalled \$4,079,630 for 1986/87.

THE CROP INSURANCE COMMISSION OF ONTARIO

BALANCE SHEET as at March 31, 1987

ASSETS

	<u>1987</u>	<u>1986</u>
	(\$000)	(\$000)
Cash and short term investments	30,275	12,257
Accounts and premium subsidy receivable	<u>266</u>	<u>7,220</u>
	<u>30,541</u>	<u>19,477</u>

LIABILITIES AND SURPLUS

Provision for payment of unsettled indemnities	1,496	2,819
Premiums collected in advance	381	284
Unearned premiums	2,333	3,287
Advances from the Ministry of Agriculture and Food	<u>15</u>	<u>15</u>
	4,225	6,405
Surplus	<u>26,316</u>	<u>13,072</u>
	<u>30,541</u>	<u>19,477</u>

See accompanying notes to financial statements.

THE CROP INSURANCE COMMISSION OF ONTARIO

AUDITOR'S REPORT

I have examined the balance sheet of The Crop Insurance Commission of Ontario as at March 31, 1987 and the statements of revenue and expenditure and surplus for the year then ended. My examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as I considered necessary in the circumstances.

In my opinion, these financial statements present fairly the financial position of the Commission as at March 31, 1987 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements applied on a basis consistent with that of the preceding year.

J.F. Otterman, F.C.A.,
Assistant Provincial Auditor.

Toronto, Ontario,
July 8, 1987.

THE CROP INSURANCE COMMISSION OF ONTARIO

STATEMENT OF REVENUE AND EXPENDITURE for the year ended March 31, 1987

	<u>1987</u>	<u>1986</u>
	(\$000)	(\$000)
REVENUE		
Crop Insurance Premiums:		
Premiums from insured persons	18,200	20,900
Premium subsidies from the		
Government of Canada	<u>18,200</u>	<u>20,900</u>
	36,400	41,800
Administrative expenses paid by Province		
(note 2)	4,080	3,606
Interest income	<u>2,448</u>	<u>354</u>
	<u>42,928</u>	<u>45,760</u>
EXPENDITURE		
Indemnities (8,920 claims;		
1986 - 5,223 claims)	26,071	13,004
Interest on advances from the		
Treasurer of Ontario	-	260
Administrative expenses (note 2)	<u>4,080</u>	<u>3,606</u>
	<u>30,151</u>	<u>16,870</u>
Excess of revenue over expenditure	<u>12,777</u>	<u>28,890</u>

See accompanying notes to financial statements.

THE CROP INSURANCE COMMISSION OF ONTARIO

STATEMENT OF SURPLUS for the year ended March 31, 1987

	<u>1987</u>	<u>1986</u>
	(\$000)	(\$000)
Balance, beginning of year (deficit)	13,072	(15,915)
Adjustment to prior year's indemnity provision	<u>467</u>	<u>97</u>
	13,539	(15,818)
Excess of revenue over expenditure	<u>12,777</u>	<u>28,890</u>
Balance, end of year	<u>26,316</u>	<u>13,072</u>

See accompanying notes to financial statements.

THE CROP INSURANCE COMMISSION OF ONTARIO

NOTES TO FINANCIAL STATEMENTS

March 31, 1987

1. SIGNIFICANT ACCOUNTING POLICIES

(a) Basis of accounting

The Commission's financial statements are prepared using the accrual basis of accounting except for administrative expenses which are recorded on the cash basis, modified to allow an additional thirty days to pay for goods and services pertaining to the fiscal year just ended.

(b) Provisions for payment of unsettled indemnities

At the end of a fiscal year, the Commission estimates outstanding indemnities. In the subsequent year, any difference between the estimated and the actual indemnities is reflected in the statement of surplus and not in the statement of revenue and expenditure as the Commission feels the difference should not be reflected in the current year's operating results.

(c) Premiums collected in advance

Premiums collected in advance represent premiums received for the insurance of various crops where the deadline for applying for insurance coverage occurs after March 31, 1987. This insurance may be cancelled by the insured prior to the deadline date and premiums refunded.

(d) Unearned premiums

Unearned premiums represent premiums received for winter wheat and fruit crops. The harvesting of these crops and the payment of indemnities occurs subsequent to March 31, 1987. However, the deadline date for applying for insurance coverage occurs prior to year end, and accordingly, the insurance cannot be cancelled and no premiums will be refunded.

2. ADMINISTRATIVE EXPENSES

Salaries, benefits and other administrative expenses of the Commission are absorbed by the Ministry of Agriculture and Food and are included in the statement of revenue and expenditure. Administrative expenses of the prior year have been disclosed to conform with the 1987 presentation.

3. REMUNERATION OF APPOINTEES

Total remuneration of the members of the Commission was \$5,509 during the 1987 fiscal year.

THE CROP INSURANCE COMMISSION OF ONTARIO

SCHEDULE OF ADMINISTRATIVE EXPENSES

for the year ended March 31, 1987

	<u>1987</u>	<u>1986</u>
	\$	\$
Salaries	1,206,123	1,081,756
Commissions and fees – agents	1,187,440	1,082,694
Fees and expenses – adjusters	891,603	802,143
Data processing	333,472	308,275
Printing and stationery	69,024	73,210
Telephone and postage	55,508	46,356
Automobile expenses	40,381	35,080
Advertising and publicity	76,268	42,337
Travelling expenses	37,955	38,233
Meetings and staff training	36,252	22,403
Members' allowances and expenses	13,297	22,530
Professional services	451	22,622
Fees and expenses – arbitration board	7,239	11,805
Miscellaneous supplies and services	6,070	4,394
Equipment and furniture purchase	9,558	12,645
Review committee	108,989	–
	<u>4,079,630</u>	<u>3,606,483</u>

GROWTH OF THE CANADA-ONTARIO CROP INSURANCE PROGRAM (as at March 31, 1987)

	78/79	79/80	80/81	Contracts at Risk				83/84	84/85	85/86	86/87	Total Subsidized Premium \$	Total Claims Paid \$	Gain or Loss \$	Loss Ratio %
Apple Tree	0							24	15	15	17	93,520	69,228	24,292	74.02
Apples	352	348	341	338	327	327	327	327	323	320	332	12,405,931	12,135,704	270,227	97.82
Asparagus	0								2	5	14	11,311	3,908	7,403	34.55
Black Tobacco	53	45	52	40	26	45	103	88	87	10	11	400,018	353,544	46,474	88.38
Broccoli	0							6	7	10		79,732	90,450	(10,718)	113.44
Burley Tobacco	165	161	169	166	223	267	236	22	22	14	10	617,004	646,316	29,312	104.75
Cabbage	0			14	18	22	138	249	358			49,280	27,620	21,660	56.05
Canola	0							34	25	30		792,801	349,048	443,753	44.03
Carrots	0			23	29	27	34	29	24			528,386	810,998	(282,612)	153.49
Cauliflower	0			12	25	34	31	29	24			188,776	233,776	(45,000)	123.84
Celery	0				4	7	4	2	4			28,296	26,609	1,687	94.04
Coloured Beans	194	168	294	395	198	102	169	183	217			2,871,266	2,802,373	68,893	97.60
Corn	6,216	6,519	6,290	6,409	6,181	6,288	6,884	6,852	6,358			70,276,227	47,999,084	22,277,143	68.30
Cucumbers	0			69	91	98	98	93	109			377,348	217,756	159,592	57.71
Early Potatoes	0			5	12	14	18	28	20			230,964	53,414	177,550	23.13
Flue-Cured Tobacco	2,181	2,158	2,842	2,762	2,444	2,486	2,179	2,017	1,664			106,502,686	132,429,419	(25,926,733)	124.34
Forage	1,979	1,889	1,609	1,525	1,317	1,361	1,155	1,196	1,200			7,477,669	7,484,690	(7,021)	100.09
Grapes	177	182	193	194	218	235	240	241	235			5,148,470	3,484,108	1,664,362	67.67
Green Peas	471	483	447	428	451	406	401	427	338			5,694,082	6,661,532	(967,450)	116.99
Green & Wax Beans	78	83	89	86	84	82	67	62	59			1,430,945	1,534,950	(104,005)	107.27
Late Potatoes	54	53		29	29	37	35	26	19			1,166,939	1,034,982	131,957	88.69
Lettuce	0				4	4	3	7	8			46,689	36,741	9,948	78.69
Lima Beans	51	49	30	31	33	26	25	23	26			553,448	672,817	(119,369)	121.57
New Forage Seeding	2,590	2,704	2,260	2,059	2,074	2,369	2,310	2,326	2,454			2,600,171	2,160,145	440,026	83.08
Parsnips	0				10	6	3	3	2			32,220	51,532	(19,312)	159.94
Peaches	140	125	54	46	63	78	82	81	79			2,205,433	2,550,107	(344,674)	115.63
Peanuts	0							9	2			60,413		60,413	0.00
Pears	115	111	105	104	103	106	110	104	99			875,383	724,088	151,295	82.72
Peppers	31	37	34	61	68	98	87	71	103			673,310	617,018	56,292	91.64
Plums	40	42	43	42	39	41	37	37	32			232,873	218,289	14,584	93.74

Popping Corn	0	44	8	4	5	15	9	132,653	266,564	(133,911)	200.95
Pumpkin & Squash	0	7	7	13	15	9	10	28,219	8,622	19,597	30.55
Red Beets	18	10	5	4	3	3	3	97,336	33,481	63,855	34.40
Rutabagas	0	19	13	10	7	7	29	332,819	342,325	(9,506)	102.86
Seed Corn	320	327	427	349	542	593	487	7,463,819	5,118,139	2,345,680	68.57
Seed Onions	24	24	48	51	47	53	52	968,303	1,257,554	(289,251)	129.87
Set Onions	17	13	16	14	11	7	12	131,325	146,361	(15,036)	111.45
Sour Cherries	81	83	85	83	84	77	76	1,378,177	1,663,743	(285,566)	120.72
Soybeans	2,105	2,517	2,830	3,821	4,294	5,486	5,207	28,138,365	18,138,075	10,000,290	64.46
Spanish Onions	0	4,526	4,263	4,607	4,377	4,330	4,161	232,411	326,206	(93,795)	140.36
Spring Grain	4,940	4,880	4,526	4,607	4,377	4,143	4,330	18,652,785	15,984,379	2,668,406	85.69
Strawberries	0	64	57	58	52	46	43	267,814	231,333	36,481	86.38
Sweet Cherries	60	452	446	428	447	383	333	468,848	590,386	(121,538)	125.92
Sweet Corn	438	452	446	428	447	383	333	5,294,606	5,139,501	155,105	97.07
Sweet Corn (fresh)	0	11	16	16	38	28	28	134,270	112,453	21,817	83.75
Tomatoes	1,099	986	956	951	863	815	583	18,976,157	17,060,421	1,915,736	89.90
Tomatoes (fresh)	0	9	28	59	51	59	49	388,997	390,843	(1,846)	100.47
White Beans	1,776	1,293	1,561	1,618	1,100	1,257	1,433	15,740,450	21,944,613	(6,204,163)	139.42
Winter Wheat	2,394	2,922	2,963	3,073	4,301	4,450	4,988	15,637,487	9,780,170	5,857,317	62.54
Inactive Plans	0	0	0	0	0	0	0	516,095	1,221,319	(705,224)	236.65
TOTALS	28,159	28,659	28,062	28,599	29,304	30,694	31,991	336,632,527	325,236,734	13,395,793	96.04

CONTRACTS AT RISK:

72-73: 8,246; 73-74: 13,208; 74-75: 18,555; 75-76: 22,740; 76-77: 23,535; 77-78: 26,712.

CANADA-ONTARIO CROP INSURANCE PROGRAM SUMMARY OF SALES & CLAIMS EXPERIENCE BY CROP
(as at March 31, 1987)

Crop	Contracts At Risk	Acreage Insured	Amount of Insurance \$	Total Premium \$	No. of Claims	Claim Amount	Loss or Gain \$	Contracts %	Loss Premiums %
Apple Tree	17		1,526,861	30,786	3	44,737	(13,951)	18	145
Apples	332	9,965	12,856,421	1,858,504	105	1,119,677	738,827	32	60
Asparagus	14	186	90,617	8,408	2	3,908	4,500	14	46
Black Tobacco	87	697	808,557	89,280	29	90,696	(1,416)	33	102
Broccoli	11	203	139,819	29,395	8	45,290	(15,895)	73	154
Cabbage	10	170	84,490	7,884	4	7,716	168	40	98
Canola	358	25,051	2,885,206	401,423	79	285,417	136,006	22	66
Carrots	30	1,066	1,595,045	127,956	15	529,356	(401,400)	50	414
Cauliflower	24	226	161,526	38,848	18	60,904	(22,056)	75	157
Celery	4	38	64,180	8,192	2	25,740	(17,548)	50	314
Coloured Beans	217	11,461	2,008,477	330,781	104	287,929	42,852	48	87
Corn	6,358	549,617	105,227,613	6,021,358	1,460	5,877,341	144,017	23	98
Cucumbers	109	1,127	782,428	88,093	40	55,649	32,444	37	63
Early Potatoes	20	896	586,155	54,152	2	14,400	39,752	10	27
Flue-Cured Tobacco	1,664	65,817	106,402,874	9,987,718	1,004	3,741,452	6,246,266	60	37
Forage	1,200	176,577	12,649,632	697,394	109	132,721	564,673	9	19
Grapes	235	9,701	9,598,541	647,914	21	100,917	546,997	9	16
Green Peas	338	12,209	4,308,005	542,621	138	717,599	(174,978)	41	132
Green & Wax Beans	59	3,192	1,156,275	246,316	24	162,232	84,084	41	66
Late Potatoes	19	550	350,281	39,619	5	64,928	(25,309)	26	164
Lettuce	8	84	71,730	13,295	2	9,690	3,605	25	73
Lima Beans	26	884	337,125	70,368	19	142,048	(71,680)	73	202
New Forage Seeding	2,454	72,496	2,899,852	406,470	337	298,720	107,750	14	73
Pariships	2	12	10,080	2,218	1	5,880	(3,662)	50	265
Peaches	79	1,533	1,929,640	299,518	19	175,333	124,185	24	59
Peanuts	2	133	55,860	6,703			6,703	0	0
Pears	99	798	724,454	115,267	8	18,878	96,389	8	16
Peppers	103	1,167	712,119	154,421	43	125,557	28,864	42	81
Plums	32	222	176,925	40,200	2	3,615	36,585	6	9

Popping Corn	9	268	54,826	10,700	2	431	10,700	0	0
Pumpkin & Squash	10	169	51,721	6,283	1	2,800	5,852	20	7
Red Beets	3	184	99,140	6,158			3,358	33	45
Rutabagas	29	1,334	861,416	120,330	22	102,045	18,285	76	85
Seed Corn	487	26,993	13,394,962	745,159	116	709,793	35,366	24	95
Seed Onions	52	1,177	1,729,748	154,088	17	318,263	(164,175)	33	207
Set Onions	12	153	148,143	15,290	1	9,051	6,239	8	59
Sour Cherries	76	989	950,421	193,080	59	391,615	(198,535)	78	203
Soybeans	5,207	434,268	66,564,648	4,132,212	943	1,362,417	2,769,795	18	33
Spanish Onions	21	307	507,815	76,775	5	107,541	(30,766)	24	140
Spring Grain	4,161	199,129	13,847,472	1,727,992	1,236	1,250,822	477,170	30	72
Strawberries	38	352	383,315	69,845	16	90,238	(20,393)	42	129
Sweet Cherries	43	158	122,179	35,822	18	28,100	7,722	42	78
Sweet Corn	333	20,838	5,425,309	514,044	93	612,786	(98,742)	28	119
Sweet Corn (fresh)	28	501	208,136	35,863	5	18,505	17,358	18	52
Tomatoes	583	25,965	28,041,033	2,098,530	135	492,425	1,606,105	23	23
Tomatoes (fresh)	49	337	438,074	86,744	22	59,517	27,227	45	69
White Beans	1,550	76,133	13,094,835	1,825,863	1,069	4,697,264	(2,871,401)	69	257
Winter Wheat	4,988	211,752	31,107,239	2,179,227	1,557	1,683,437	495,790	31	77
PROVINCE TOTAL	31,590	1,947,085	447,231,220	36,399,107	8,920	26,065,380	10,333,727	28	72

1987-88 Production Results
Winter Wheat

1,349,822

21,316,557

145,991

3,634

CANADA-ONTARIO Crop Insurance

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TWENTY-SECOND ANNUAL REPORT

THE
CROP INSURANCE COMMISSION
OF ONTARIO



For
Fiscal Year Ended March 31, 1988



Agriculture
Canada



Ontario Ministry of
Agriculture and Food



Toronto, Ontario
June 29, 1988

To the Honourable Jack Riddell, Minister
Ministry of Agriculture and Food
Province of Ontario

Sir:

I have the honour to submit herewith the annual report of the Crop Insurance Commission of Ontario for the period April 1, 1987 to March 31, 1988 including the financial statements for the Ontario Crop Insurance Fund and the report of the Provincial Auditor

Respectfully Submitted,

K. Pinder, Vice Chairman
*The Crop Insurance Commission
of Ontario*

Twenty-Second Annual Report
of
The Crop Insurance Commission of Ontario
For Fiscal Year Ended March 31, 1988

COMMISSION MEMBERS

(as at March 31, 1988)

GORDON HILL, Chairman

KEITH PINDER, Vice Chairman

HECTOR DELANGHE - Member

GAETAN BEAUDRY - Member

GERALD FREURE - Member

PAT HOY - Member

IRENE SPENCE - Member

RALPH BEAMER - Member

OSCAR DELRUE - Member

RUTH TOBLER - Member

OFFICERS

KEITH PINDER
General Manager

WM. K. REGAN
Assistant General Manager

M.J. TAGGART
Assistant General Manager/Accounting

DANIELA SCERNI
Secretary

THE CROP INSURANCE COMMISSIONS OF ONTARIO

RESPONSIBILITIES

- Administration of the Canada-Ontario Crop Insurance Program
- Administration of the Crop Insurance plans, established by regulations, including the functions of selling underwriting, claims adjustment, and accounting.
- Conducting surveys and research programs relating to Crop Insurance to obtain statistics for Commission purposes

THE YEAR IN REVIEW

Favourable weather during the growing season and at harvest resulted in an underwriting surplus of \$21.8 million. Localized areas of the province experienced a reduction in yield due to drought while excessive heat caused severe losses on processing crops and on the grape crop. The Commission offered insurance coverage on 50 crops in 1987

FEDERAL-PROVINCIAL FINANCING

To provide Ontario producers with the best Crop Insurance program at the lowest cost, the Governments of Canada and Ontario provide the following financial support.

The Government of Canada provides financial assistance to the Canada-Ontario Crop Insurance Program by contributing 50% of the total premium required each year. The Federal Government's contribution to this program totalled \$18,384,285 for 1987/88

The Government of Ontario pays the administration costs which totalled \$4,338,377 for 1987/88

THE CROP INSURANCE COMMISSION OF ONTARIO

BALANCE SHEET as at March 31, 1988

ASSETS

	1988 (\$000)	1987 (\$000)
Cash and short term investments	55,683	30,275
Accounts and premium subsidy receivable	397	266
	56,080	30,541

LIABILITIES AND SURPLUS

Provision for payment of unsettled indemnities	318	1,496
Premiums collected in advance	465	381
Unearned premiums	3,344	2,333
Advances from the Ministry of Agriculture and Food	15	15
	4,142	4,225
Surplus	51,938	26,316
	56,080	30,541

See accompanying notes to financial statements

THE CROP INSURANCE COMMISSION OF ONTARIO

AUDITOR'S REPORT

I have examined the balance sheet of The Crop Insurance Commission of Ontario as at March 31, 1988 and the statements of revenue and expenditure and surplus for the year then ended. My examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as I considered necessary in the circumstances.

In my opinion, these financial statements present fairly the financial position of the Commission as at March 31, 1988 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements applied on a basis consistent with that of the preceding year.

D.F. Archer, F.C.A.,
Provincial Auditor.

Toronto, Ontario,
June 21, 1988.

THE CROP INSURANCE COMMISSION OF ONTARIO

STATEMENT OF REVENUE AND EXPENDITURE for the year ended March 31, 1988

	1988 (\$000)	1987 (\$000)
REVENUE		
Crop Insurance Premiums:		
Premiums from insured persons	18,384	18,200
Premium subsidies from the Government of Canada	18,384	18,200
	36,768	36,400
Administrative expenses paid by Province (note 2)	4,338	4,080
Interest Income	3,952	2,448
	<u>45,058</u>	<u>42,928</u>
EXPENDITURE		
Indemnities (5,889 claims; 1987 - 8,920 claims)	15,011	26,071
Administrative expenses (note 2)	4,338	4,080
	19,349	<u>30,151</u>
Excess of revenue over expenditure	<u>25,709</u>	<u>12,777</u>

See accompanying notes to financial statements.

THE CROP INSURANCE COMMISSION OF ONTARIO

STATEMENT OF SURPLUS for the year ended March 31, 1988

	1988 (\$000)	1987 (\$000)
Balance, beginning of year	26,316	13,072
Adjustment to prior year's indemnity provision	(87)	467
	26,229	13,539
Excess of revenue over expenditure	25,709	12,777
Balance, end of year	<u>51,938</u>	26,316

See accompanying notes to financial statements.

THE CROP INSURANCE COMMISSION OF ONTARIO

NOTES TO FINANCIAL STATEMENTS

March 31, 1988

1. SIGNIFICANT ACCOUNTING POLICIES

a) Basis of accounting

The Commission's financial statements are prepared using the accrual basis of accounting except for administrative expenses which are recorded on the cash basis, modified to allow an additional thirty days to pay for goods and services pertaining to the fiscal year just ended.

b) Provisions for payment of unsettled indemnities

At the end of a fiscal year, the Commission estimates outstanding indemnities. In the subsequent year, any difference between the estimated and the actual indemnities is reflected in the statement of surplus and not in the statement of revenue and expenditure as the Commission feels the difference should not be reflected in the current year's operating results.

c) Premiums collected in advance

Premiums collected in advance represent premiums received for the insurance of various crops where the deadline for applying for insurance coverage occurs after March 31, 1988. This insurance may be cancelled by the insured prior to the deadline date and premiums refunded.

d) Unearned premiums

Unearned premiums represent premiums received for winter wheat and fruit crops. The harvesting of these crops and the payment of indemnities occurs subsequent to March 31, 1988. However, the deadline date for applying for insurance coverage occurs prior to year end, and accordingly, the insurance cannot be cancelled and no premiums will be refunded.

2. ADMINISTRATIVE EXPENSES

Salaries, benefits and other administrative expenses of the Commission are absorbed by the Ministry of Agriculture and Food and are included in the statement of revenue and expenditure.

3. REMUNERATION OF APPOINTEES

Total remuneration of the members of the Commission was \$32,982 during the 1988 fiscal year.

4. SUBSEQUENT EVENT

Due to adverse growing conditions during the 1988 crop year, the Commission expects to incur heavy losses with respect to certain insured crops including corn, soybeans, spring grains, green peas and strawberries. However, it is not practicable to reasonably estimate the extent of such loss at this point in time.

THE CROP INSURANCE COMMISSION OF ONTARIO

SCHEDULE OF ADMINISTRATIVE EXPENSES for the year ended March 31, 1988

	1988	1987
	\$	\$
Salaries	1,314,806	1 206,123
Commissions and fees - agents	1,322,159	1 187,440
Fees and expenses - adjusters	816,917	891,603
Data processing	422,078	333,472
Printing and stationery	94,304	69,024
Telephone and postage	58,827	55,508
Automobile expenses	26,040	40,381
Advertising and publicity	58,407	76,268
Travelling expenses	95,117	37,955
Meetings and staff training	3,275	36,252
Members' allowances and expenses	59,220	13,297
Professional services	2,454	451
Fees and expenses - arbitration board	9,513	7,239
Miscellaneous supplies and services	16,259	6,070
Equipment and furniture purchase	11,719	9,558
Review committee	27,282	108,989
	<u>4,338,377</u>	<u>4,079,630</u>

GROWTH OF THE CANADA-ONTARIO CROP INSURANCE PROGRAM

(as at March 31, 1988)

Crop	78/79	79/80	80/81	81/82	82/83	83/84	84/85	85/86	86/87	87/88	Total		Gain or Loss	Loss Ratio
											Subsidized Premium	Total claims Paid		
											\$	\$	\$	%
Apple Tree	0					24	15	15	17	19	126,831	73,725	53,106	58.13
Apples	352	348	341	338	327	327	323	320	332	339	14,373,098	13,381,785	991,313	93.10
Asparagus	0						2	5	14	10	18,350	8,576	9,774	46.74
Black Tobacco	53	45	52	40	26	45	103	88	87	108	534,307	400,175	134,132	74.90
Broccoli	0					6	7	10	11	13	128,441	131,715	(3,274)	102.55
Burley Tobacco	165	161	169	166	223	267	236	236	0	91	636,329	677,365	(41,036)	106.45
Cabbage	0			14	18	22	22	14	10	20	73,534	66,869	6,665	90.94
Canola	0						138	249	358	157	922,876	465,894	456,982	50.48
Carrots	0			23	29	27	34	25	30	48	762,282	1,162,734	(400,452)	152.53
Cauliflower	0			12	25	34	31	29	24	36	284,179	321,481	(37,302)	113.13
Celery	0				4	7	4	2	4	4	35,484	30,051	5,433	84.69
Coloured Beans	194	168	294	395	198	102	169	183	217	233	3,195,032	3,073,618	121,414	96.20
Corn	6,216	6,519	6,290	6,409	6,181	6,288	6,884	6,852	6,358	6,922	75,249,794	49,092,282	26,157,512	65.24
Cucumbers	0			69	91	98	98	93	109	108	460,585	275,060	185,525	59.72
Early Potatoes	0			5	12	14	18	28	20	33	304,086	141,037	163,049	46.38
Flue-Cured Tobacco	2,181	2,158	2,842	2,762	2,444	2,486	2,179	2,017	1,664	1,551	115,785,638	132,964,220	(17,178,582)	114.84
Forage	1,979	1,889	1,609	1,525	1,317	1,361	1,155	1,196	1,200	1,407	8,303,933	8,340,279	(36,346)	100.44
Grapes	177	182	193	194	218	235	240	241	235	248	5,876,754	4,253,964	1,622,790	72.39
Green Peas	471	483	447	428	451	406	401	427	338	343	6,409,192	7,163,550	(754,358)	111.77
Green & Wax Beans	78	83	89	86	84	82	67	62	59	80	1,753,041	1,868,055	(115,014)	106.56
Late Potatoes	54	53		29	29	37	35	26	19	32	1,251,040	1,150,704	100,336	91.98
Lettuce	0				4	4	3	7	8	8	61,923	51,471	10,452	83.12
Lima Beans	51	49	30	31	33	26	25	23	26	29	642,201	731,013	(88,812)	113.83
New Forage Seeding	2,590	2,704	2,260	2,059	2,074	2,369	2,310	2,326	2,454	2,925	3,111,097	2,693,889	417,208	86.59
Parsnips	0				10	6	3	3	2	1	34,236	51,532	(17,296)	150.52
Peaches	140	125	54	46	63	78	82	81	79	75	2,687,429	3,188,018	(500,589)	118.63
Peanuts	0					15	9	2	2	17	85,777	-	85,777	0.00
Pears	115	111	105	104	103	106	110	104	99	103	1,002,028	797,593	204,435	79.60
Peppers	31	37	34	61	68	98	87	71	103	130	898,882	811,560	87,322	90.29
Plums	40	42	43	42	39	41	37	37	32	33	278,246	271,171	7,075	97.46

ÉVOLUTION DU PROGRAMME D'ASSURANCE-RÉCOLTE CANADA-ONTARIO
(au 31 mars 1988)

	Risques pris en charge										Total des demandes D'indemnisation	Profits au Pertes	Coeff. de Perte %
	78/79	79/80	80/81	81/82	82/83	83/84	84/85	85/86	86/87	87/88			
Mais à étioler	0	-	-	44	8	4	5	15	9	10	149 770	(120 705)	180.59
Citrouilles et courges	0	-	-	7	7	13	15	9	10	12	34 032	24 403	28.29
Betteraves	18	15	10	7	5	4	3	3	3	3	103 754	60 468	41.72
Rutabagas	0	-	-	19	13	10	7	7	29	32	428 421	(29 198)	106.82
Mais de semence	320	352	327	427	431	349	542	593	487	402	7 938 753	2 539 648	68.01
Oignons de semis	24	24	24	48	51	47	53	48	52	58	1 201 803	(260 744)	121.70
Bulbes d'oignons	17	17	13	16	14	11	11	7	12	13	155 708	194 237	124.74
Cerisees aigres	81	83	83	85	83	82	84	77	76	71	1 558 935	(162 189)	110.40
Soya	2 105	2 584	2 517	2 830	3 821	4 294	5 366	5 486	5 207	5 908	32 934 391	13 984 904	57.54
Oignons espagnols	0	-	-	9	9	8	16	18	21	18	300 532	(33 094)	111.01
Céréales de printemps	4 940	4 880	4 526	4 263	4 607	4 377	4 143	4 330	4 161	4 685	205 18 076	3 184 291	84.48
Fraises	0	-	-	4	12	24	36	42	38	40	363 086	(3 329)	100.92
Tourmesol	-	-	-	-	-	-	-	-	-	22	13 579	1 288	90.51
Cerisees douces	60	64	57	56	58	52	52	46	43	34	495 865	(111 686)	122.52
Mais sucré	438	452	452	446	428	447	436	383	333	325	5 862 143	123 560	97.89
Mais sucré (frais)	0	-	-	11	16	38	28	28	28	36	206 786	(7 644)	103.70
Tomates	1 099	1 021	986	956	951	863	815	648	583	588	21 184 576	3 077 020	85.48
Tomates (fraîches)	0	-	-	9	28	59	51	59	49	67	495 950	(16 163)	103.26
Fèves blanches	1 776	1 186	1 293	1 561	1 618	1 100	1 257	1 433	1 550	2 008	18 666 316	(3 952 670)	121.18
Blé d'hiver	2 394	2 824	2 922	2 963	3 073	4 301	4 450	4 223	4 988	3 630	16 988 074	5 880 508	65.38
Régimes ayant pris fin	0	0	-	-	-	-	-	-	-	-	516 095	(705 224)	236.65
Totals	28 159	28 659	28 062	28 599	29 304	30 694	32 197	31 991	31 590	33 085	375 403 270	35 082 154	90.65

Risques Pris En Charge:

72/73: 8 246 73/74: 13 208 74/75: 18 555 75/76: 22 740 76/77: 23 535 77/78: 26 712

**TABLEAU, PAR CULTURE, DES RISQUES PRIS EN CHARGE ET DES DEMANDES
D'INDEMNISATION PRÉSENTÉES DANS LE CADRE DU PROGRAMME D'ASSURANCE-RÉCOLTE CANADA-ONTARIO
(au 31 mars 1988)**

Cultures	Risques pris en charge	Superficie Assurée (Acres)	Montant D'Assurance \$	Total Des primes \$	Nombre de demandes D'indemnisation	Indemnités Versées	Pertes ou Profits \$	Risques %	Pertes Primes %
Pommiers	19	-	1 654 476	33 311	1	4 317	28 994	5	13
Pommes	339	10 004	13 791 696	1 967 167	116	1 246 081	721 086	34	63
Asperges	10	149	80 111	7 039	2	4 668	2 371	20	66
Tabac noir	108	958	1 154 717	134 289	42	45 554	88 735	39	34
Brocoli	13	332	212 724	48 709	6	41 265	7 444	46	85
Burley	91	127	215 094	19 325	34	31 049	(11 724)	37	161
Choux	20	456	212 389	24 254	9	39 249	(14 995)	45	162
Canola	157	10 026	1 008 522	130 075	65	116 846	13 229	41	90
Carottes	48	1 469	2 479 904	233 896	24	351 736	(117 840)	50	150
Chou-fleur	36	500	369 819	95 403	19	87 705	7 698	53	92
Céleri	4	31	50 940	7 188	2	3 442	3 746	50	48
Haricots colorés	233	10 192	1 695 106	323 766	78	271 245	52 521	33	84
Mais	6 922	611 173	108 466 131	4 971 395	446	1 084 432	3 886 963	6	22
Concombres	108	1 185	759 569	83 237	27	57 304	25 933	25	69
Pommes de terre nouvelles	33	1 388	987 323	73 122	7	87 623	(14 501)	21	120
Tabac jaune	1 551	57 987	98 251 452	9 282 952	204	507 134	8 775 818	13	5
Fourrage	1 407	217 088	15 306 793	826 264	392	855 589	(29 325)	28	104
Raisins	248	9 840	10 939 658	728 284	68	769 856	(41 572)	27	106
Petits pois	343	14 226	5 062 856	715 110	144	518 627	196 483	42	73
Haricots verts et jaunes	80	4 238	1 556 815	322 096	33	333 105	(11 009)	41	103
Pommes de terre									
de conservation	32	1 046	740 229	84 101	9	115 722	(31 621)	28	138
Laitue	8	89	76 860	15 234	2	14 730	504	25	97
Haricots de Lima	29	1 168	381 913	88 753	15	58 196	30 557	52	66
Nouvelles semences									
fourragères	2 925	90 889	3 635 572	510 926	623	494 644	16 282	21	97
Panais	1	10	8 400	2 016	0	0	2 016	0	0
Pêches	75	1 745	2 986 847	481 996	23	637 911	(155 915)	31	132
Arachides	17	450	172 594	25 364	-	-	25 364	0	0
Poires	103	904	811 417	126 645	22	73 505	53 140	21	58
Poivrons	130	1 683	970 973	225 572	48	194 542	31 030	37	86
Prunes	33	221	200 140	45 373	14	52 882	(7 509)	42	117

CANADA ONTARIO CROP INSURANCE PROGRAM SUMMARY OF SALES & CLAIMS EXPERIENCE BY CROP
(as at March 31, 1988)

Crop	Contracts At Risk	Acreage Insured	Amount of Insurance \$	Total Premium \$	No. of Claims	Claim Amount \$	Loss or Gain \$	Contracts %	Loss Premiums %
Popping Corn	10	428	103,403	17,117	3	3,911	13,206	30	23
Pumpkin & Squash	12	189	57,071	5,813	1	1,007	4,806	8	17
Red Beets	3	268	143,310	6,418	2	9,805	(3,387)	67	153
Rutabagas	32	973	664,045	95,602	17	93,820	1,782	53	98
Seed Corn	402	21,810	9,448,422	474,934	70	282,105	192,829	17	59
Seed Onions	58	1,358	2,360,333	233,500	13	200,262	33,238	22	86
Set Onions	13	214	245,721	24,383	6	47,876	(23,493)	46	196
Sour Cherries	71	1,035	859,436	180,758	10	57,381	123,377	14	32
Soybeans	5,908	566,167	82,379,820	4,796,026	550	806,486	3,989,540	9	17
Spanish Onions	18	217	379,854	68,121	3	7,420	60,701	17	11
Spring Grains	4,685	242,842	15,542,503	1,865,291	1,247	1,336,848	528,443	27	72
Strawberries	40	453	509,962	95,272	25	135,082	(39,810)	63	142
Sunflowers	22	756	127,827	13,579	6	12,291	1,288	27	91
Sweet Cherries	34	143	92,001	27,017	10	17,165	9,852	29	64
Sweet Corn	325	22,754	6,047,274	567,537	78	599,119	(31,582)	24	106
Sweet Corn (fresh)	36	1,003	419,927	72,516	13	101,977	(29,461)	36	141
Tomatoes	588	27,598	30,553,523	2,208,419	264	1,056,161	1,152,258	45	48
Tomatoes (fresh)	67	425	547,182	106,953	29	121,270	(14,317)	43	113
White Beans	2,008	105,027	16,847,182	2,925,866	276	692,197	2,233,669	14	24
Winter Wheat	3,630	144,154	21,131,797	1,350,587	1,109	1,326,423	24,164	31	98
Province Total	33,085	2,187,385	462,701,633	36,768,571	6,217	15,007,565	21,761,006	19	41
1988-1989 Production Results									
Winter Wheat	6,381	318,880	44,113,236	2,256,049	-	-	-	-	-

**TABLEAU. PAR CULTURE, DES RISQUES PRIS EN CHARGE ET DES DEMANDES
D'INDEMNISATION PRÉSENTÉES DANS LE CADRE DU PROGRAMME D'ASSURANCE-RÉCOLTE CANADA-ONTARIO
(au 31 mars 1988)**

Cultures	Risques pris en charge	Superficie Assurée (Acres)	Montant D'Assurance \$	Total Des primes \$	Nombre de demandes D'indemnisation	Indemnités Versées	Pertes ou Profits \$	Risques %	Pertes Primes %
Mais à éclater	10	428	103 403	17 117	3	3 911	13 206	30	23
Citrouilles et courges	12	189	57 071	5 813	1	1 007	4 806	8	17
Betteraves	3	268	143 310	6 418	2	9 805	(3 387)	67	153
Rutabagas	32	973	664 045	95 602	17	93 820	1 782	53	98
Mais de semence	402	21 810	9 448 422	474 934	70	282 105	192 829	17	59
Oignons des semis	58	1 358	2 360 333	233 500	13	200 262	33 238	22	86
Bulbes d'oignons	13	214	245 721	24 383	6	47 876	(23 493)	46	196
Cerises aigres	71	1 035	859 436	180 758	10	57 381	123 377	14	32
Soya	5 908	566 167	82 379 820	4 796 026	560	806 486	3 989 540	9	17
Oignons espagnols	18	217	379 854	68 121	3	7 420	60 701	17	11
Céréales de printemps	4 685	242 842	15 542 503	1 865 291	1 247	1 336 848	528 443	27	72
Fraises	40	453	509 962	95 272	25	135 082	(39 810)	63	142
Tournesol	22	756	127 827	13 579	6	12 291	1 288	27	91
Cerises douces	34	143	92 001	27 017	10	17 165	9 852	29	64
Mais sucré	325	22 754	6 047 274	567 537	78	599 119	(31 582)	24	106
Mais sucré (frais)	36	1 003	419 927	72 516	13	101 977	(29 461)	36	141
Tomates	588	27 598	30 553 523	2 208 419	264	1 056 161	1 152 258	45	48
Tomates (fraîches)	67	425	547 182	106 953	29	121 270	(14 317)	43	113
Fèves blanches	2 008	105 027	16 847 182	2 925 866	276	692 197	2 233 669	14	24
Blé d'hiver	3 630	144 154	21 131 797	1 350 587	1 109	1 326 423	24 164	31	98
Apport Total De L'Ontario	33 085	2 187 385	462 701 633	36 768 571	6 217	15 007 565	21 761 006	19	41
Blé d'hiver produit en 1988-1989	6 381	318 880	44 113 236	2 256 049	-	-	-	-	-

CANADA ONTARIO CROP INSURANCE PROGRAM SUMMARY OF SALES & CLAIMS EXPERIENCE BY CROP
(as at March 31, 1988)

Crop	Contracts		Acreage Insured	Amount of Insurance		Total Premium		No. of Claims	Claim Amount		Loss or Gain	Loss	
	At Risk			\$	\$	\$	\$		\$	\$		Contracts %	Premiums %
Apple Tree	19		-	1,654,476	33,311	4,317	28,994	1	4,317	28,994		5	13
Apples	339		10,004	13,791,696	1,967,167	1,246,081	721,086	116	1,246,081	721,086		34	63
Asparagus	10		149	80,111	7,039	4,668	2,371	2	4,668	2,371		20	66
Black Tobacco	108		958	1,154,717	134,289	45,554	88,735	42	45,554	88,735		39	34
Broccoli	13		332	212,724	48,709	41,265	7,444	6	41,265	7,444		46	85
Burley Tobacco	91		127	215,094	19,325	31,049	(11,724)	34	31,049	(11,724)		37	161
Cabbage	20		456	212,389	24,254	39,249	(14,995)	9	39,249	(14,995)		45	162
Canola	157		10,026	1,008,522	130,075	116,846	13,229	65	116,846	13,229		41	90
Carrots	48		1,469	2,479,904	233,896	351,736	(117,840)	24	351,736	(117,840)		50	150
Cauliflower	36		500	369,819	95,403	87,705	7,698	19	87,705	7,698		53	92
Celery	4		31	50,940	7,188	3,442	3,746	2	3,442	3,746		50	48
Coloured Beans	233		10,192	1,695,106	323,766	271,245	52,521	78	271,245	52,521		33	84
Corn	6,922		611,173	108,466,131	4,971,395	1,084,432	3,886,963	446	1,084,432	3,886,963		6	22
Cucumbers	108		1,185	759,569	83,237	57,304	25,933	27	57,304	25,933		25	69
Early Potatoes	33		1,388	987,323	73,122	87,623	(14,501)	7	87,623	(14,501)		21	120
Flu-Cured Tobacco	1,551		57,987	98,251,452	9,282,952	507,134	8,775,818	204	507,134	8,775,818		13	5
Forage	1,407		217,088	15,306,793	826,264	855,589	(29,325)	392	855,589	(29,325)		28	104
Grapes	248		9,840	10,939,658	728,284	769,856	(41,572)	68	769,856	(41,572)		27	106
Green Peas	343		14,226	5,062,856	715,110	518,627	196,483	144	518,627	196,483		42	73
Green & Wax Beans	80		4,238	1,556,815	322,096	333,105	(11,009)	33	333,105	(11,009)		41	103
Potatoes	32		1,046	740,229	84,101	115,722	(31,621)	9	115,722	(31,621)		28	138
Lettuce	8		89	76,860	15,234	14,730	504	2	14,730	504		25	97
Lima Beans	29		1,168	381,913	88,753	58,196	30,557	15	58,196	30,557		52	66
New Seeding	2,925		90,889	3,635,572	510,926	494,644	16,282	623	494,644	16,282		21	97
Parsnips	1		10	8,400	2,016	0	2,016	0	0	(155,915)		0	0
Peaches	75		1,745	2,986,847	481,996	637,911	25,364	23	637,911	25,364		31	132
Peanuts	17		450	172,594	25,364	-	53,140	-	-	53,140		0	0
Pears	103		901	811,417	126,645	73,505	31,030	22	73,505	31,030		21	58
Peppers	130		1,683	970,973	225,572	194,542	31,030	48	194,542	31,030		37	86
Plums	33		221	200,140	45,373	52,882	(7,509)	14	52,882	(7,509)		42	117

GROWTH OF THE CANADA-ONTARIO CROP INSURANCE PROGRAM (as at March 31, 1988)

Crop	Contracts at Risk										Total		Total claims		Gain or		Loss Ratio
	78/79	79/80	80/81	81/82	82/83	83/84	84/85	85/86	86/87	87/88	Subsidized Premium	\$	Paid	\$	Loss		
Popping Corn	0	-	-	44	8	4	5	15	9	10	149,770	270,475	(120,705)	180.59			
Pumpkin & Squash	0	-	-	7	7	13	15	9	10	12	34,032	9,629	24,403	28.29			
Red Beets	18	15	10	7	5	4	3	3	3	3	103,754	43,286	60,468	41.72			
Rutabagas	0	-	-	19	13	10	7	7	29	32	428,421	457,619	(29,198)	106.82			
Seed Corn	320	352	327	427	431	349	542	593	487	402	7,938,753	5,399,105	2,539,648	68.01			
Seed Onions	24	24	24	48	51	47	53	48	52	58	1,201,803	1,462,547	(260,744)	121.70			
Set Onions	17	17	13	16	14	11	11	7	12	13	155,708	194,237	(38,529)	124.74			
Sour Cherries	81	83	83	85	83	82	84	77	76	71	1,558,935	1,721,124	(162,189)	110.40			
Soybeans	2,105	2,584	2,517	2,830	3,821	4,294	5,366	5,486	5,207	5,908	32,934,391	18,949,487	13,984,904	57.54			
Spanish Onions	0	-	-	9	9	8	16	18	21	18	300,532	333,626	(33,094)	111.01			
Spring Grain	4,940	4,880	4,526	4,263	4,607	4,377	4,143	4,330	4,161	4,685	20,518,076	17,333,785	3,184,291	84.48			
Strawberries	0	-	-	4	12	24	36	42	38	40	363,086	366,415	(3,329)	100.92			
Sunflowers	-	-	-	-	-	-	-	-	-	22	13,579	12,291	1,288	90.51			
Sweet Cherries	60	64	57	56	58	52	52	46	43	34	495,865	607,551	(111,686)	122.52			
Sweet Corn	438	452	452	446	428	447	436	383	333	325	5,862,143	5,738,583	123,560	97.89			
Sweet Corn (fresh)	0	-	-	11	16	38	28	28	28	36	206,786	214,430	(7,644)	103.70			
Tomatoes	1,099	1,021	966	956	951	863	815	648	583	588	21,184,576	18,107,556	3,077,020	85.48			
Tomatoes (fresh)	0	-	-	9	28	59	51	59	49	67	495,950	512,113	(16,163)	103.26			
White Beans	1,776	1,186	1,293	1,561	1,618	1,100	1,257	1,433	1,550	2,008	18,666,316	22,618,986	(3,952,670)	121.18			
Winter Wheat	2,394	2,824	2,922	2,963	3,073	4,301	4,450	4,223	4,988	3,630	16,988,074	11,107,566	5,880,508	65.38			
Inactive Plans	0	0	-	-	-	-	-	-	-	-	516,095	1,221,319	(705,224)	236.65			
Totals	28,159	28,659	28,062	28,599	29,304	30,694	32,197	31,991	31,590	33,085	375,403,270	340,321,116	35,082,154	90.65			

Contracts at Risk:

72/73: 8,246 73/74: 13,208 74/75: 18,555 75/76: 22,740 76/77: 23,535 77/78: 26,712

ÉVOLUTION DU PROGRAMME D'ASSURANCE-RÉCOLTE CANADA-ONTARIO
(au 31 mars 1988)

	Risques pris en charge										Total		Total des		Profits au		Coef. de Perte %
	78/79	79/80	80/81	81/82	82/83	83/84	84/85	85/86	86/87	87/88	Des primes Subventionnées	\$	demandes D'indemnisation	\$	Perfis	\$	
Pommiers	0	-	-	-	-	24	15	15	17	19	126 831	73 725	53 106	58.13			
Pommes	352	348	341	338	327	327	323	320	332	339	14 373 098	13 381 785	991 313	93.10			
Asperges	0	-	-	-	-	-	2	5	14	10	18 350	8 576	9 774	46.74			
Tabac noir	53	45	52	40	26	45	103	88	87	108	534 307	400 175	134 132	74.90			
Brocoli	0	-	-	-	-	6	7	10	11	13	128 441	131 715	(3 274)	102.55			
Burley	165	161	169	166	223	267	236	22	0	91	636 329	677 365	(41 036)	106.45			
Choux	0	-	-	14	18	22	22	14	10	20	73 534	66 869	6 665	90.94			
Canola	0	-	-	-	-	-	138	249	358	157	922 876	465 894	456 982	50.48			
Carottes	0	-	-	23	29	27	34	25	30	48	762 282	1 162 734	(400 452)	152.53			
Chou-fleur	0	-	-	12	25	34	31	29	24	36	284 179	321 481	(37 302)	113.13			
Céleri	0	-	-	4	4	7	4	2	4	4	35 484	30 051	5 433	84.69			
Haricots colorés	194	168	294	395	198	102	169	183	217	233	3 195 032	3 073 618	121 414	96.20			
Mais	6 216	6 519	6 290	6 409	6 181	6 288	6 884	6 852	6 358	6 922	75 249 794	49 092 282	26 157 512	65.24			
Concombres	0	-	-	69	91	98	98	93	109	108	460 585	275 060	185 525	59.72			
Pommes de terre nouvelles	0	-	-	5	12	14	18	28	20	33	304 086	141 037	163 049	46.38			
Tabac jaune	2 181	2 158	2 842	2 762	2 444	2 486	2 179	2 017	1 664	1 551	115 785 638	132 964 220	(17 178 582)	114.84			
Fourrage	1 979	1 889	1 609	1 525	1 317	1 361	1 155	1 196	1 200	1 407	8 303 933	8 340 279	(36 346)	100.44			
Raisins	177	182	193	194	218	235	240	241	235	248	5 876 754	4 253 964	1 622 790	72.39			
Petits pois	471	483	447	428	451	406	401	427	338	343	6 409 192	7 163 550	(754 358)	111.77			
Haricots verts et jaunes	78	83	89	86	84	82	67	62	59	80	1 753 041	1 868 055	(115 014)	106.56			
Hommes de terre de conservation	54	53	-	29	29	37	35	26	19	32	1 251 040	1 150 704	100 336	91.98			
Laitte	0	-	-	-	4	4	3	7	8	8	61 923	51 471	10 452	83.12			
Haricots de Lima	51	49	30	31	33	26	25	23	26	29	642 201	731 013	(88 812)	113.83			
Nouvelles semences fourragères	2 590	2 704	2 260	2 059	2 074	2 369	2 310	2 326	2 454	2 925	3 111 097	2 693 889	417 208	86.59			
Panais	0	-	-	-	10	6	3	3	2	1	34 236	51 532	(17 296)	150.52			
Pêches	140	125	54	46	63	78	82	81	79	75	2 687 429	3 188 018	(500 589)	118.63			
Arachides	0	-	-	-	-	15	9	2	2	17	85 777	-	85 777	0.00			
Poires	115	111	105	104	103	106	110	104	99	103	1 002 028	797 593	204 435	79.60			
Poivrons	31	37	34	61	68	98	87	71	103	130	898 882	811 560	87 322	90.29			
Prunes	40	42	43	42	39	41	37	37	32	33	278 246	271 181	7 075	97.46			

LA COMMISSION ONTARIENNE DE L'ASSURANCE-RÉCOLTE

ÉTAT DES FRAIS D'ADMINISTRATION pour l'exercice clos le 31 mars 1988

1987	\$	1988	\$
1 206 123		1 314 806	
1 187 440		1 322 159	
891 603		816 917	
333 472		422 078	
69 024		94 304	
55 508		58 827	
40 381		26 040	
76 268		58 407	
37 955		95 117	
36 252		3 275	
13 297		59 220	
451		2 454	
7 239		9 513	
6 070		16 259	
9 558		11 719	
108 989		27 282	
4 079 630		4 338 377	

LA COMMISSION ONTARIENNE DE L'ASSURANCE-RÉCOLTE

NOTES AFFÉRENTES AUX ÉTATS FINANCIERS

le 31 mars 1988

1. PRINCIPALES CONVENTIONS COMPTABLES

a) Traitement comptable

Les états financiers de la Commission sont préparés selon la méthode de la comptabilité d'exercice, sauf en ce qui concerne les frais d'administration qui sont comptabilisés selon la méthode de la comptabilité de caisse modifiée de façon à accorder 30 jours supplémentaires pour le paiement des biens et des services se rapportant à l'exercice écoulé.

b) Provisions pour indemnités impayées

À la fin de chaque exercice, la Commission évalue le montant des demandes d'indemnités encore à régler. Par la suite, toute différence entre cette estimation et le montant des indemnités effectivement versées est inscrite dans l'État de l'excédent, et non dans l'État des recettes et des dépenses; en effet, la Commission estime que ce montant ne doit pas figurer dans les résultats de fonctionnement de l'exercice en cours.

c) Primes perçues d'avance

Il s'agit des primes perçues d'avance pour l'assurance de diverses récoltes lorsque la date limite de demande d'assurance est après le 31 mars 1988. La Commission autorise les assurés à annuler leur contrat avant cette date limite et leur rembourse alors le montant de la prime.

d) Primes comptabilisées d'avance

Il s'agit des primes perçues au titre de l'assurance des récoltes de blé d'hiver et de fruits. Ces produits étant récoltés après le 31 mars, les indemnités afférentes sont versées après la clôture de l'exercice. Toutefois, les demandes d'assurance doivent être présentées avant la clôture des comptes et, par conséquent, les contrats ne peuvent être annulés et la Commission ne rembourser aucune prime.

2. FRAIS D'ADMINISTRATION

Les traitements, les avantages sociaux et les autres frais d'administration de la Commission sont pris en charge par le ministère de l'Agriculture et de l'Alimentation et figurent dans l'État des recettes et des dépenses.

3. RÉMUNÉRATION DES MEMBRES

La rémunération des membres de la Commission, pour l'exercice 1988, totalise 32 982 \$.

4. ÉVÉNEMENT SUBSÉQUENT

En raison des mauvaises conditions de culture pendant l'année-récolte 1988, la Commission s'attend à de lourdes pertes au titre de certaines denrées assurées, notamment le maïs, le soja, les céréales de printemps, les petits pois et les fèves. Toutefois, il n'est pas possible d'évaluer avec justesse l'étendue de ces pertes.

LA COMMISSION ONTARIENNE DE L'ASSURANCE-RÉCOLTE

ÉTAT DE L'EXCÉDENT pour l'exercice clos le 31 mars 1988

1987	1988
(en milliers de dollars)	(en milliers de dollars)
13 072	26 316
467	de l'exercice précédent .....(87)
13 539	26 229
12 777	Excédent des recettes sur les dépenses .....25 709
26 316	Solde à la fin de l'exercice .....51 938

Voir les notes afférentes aux états financiers.

LA COMMISSION ONTARIENNE DE L'ASSURANCE-RÉCOLTE

ÉTAT DES RECETTES ET DES DÉPENSES pour l'exercice clos le 31 mars 1988

1987	1988	
(en milliers de dollars)	(en milliers de dollars)	
18 200	18 384	Primes d'assurance-récolte:
18 200	18 384	Primes versées par des particuliers assurés
18 200	18 384	Subventions du gouvernement du Canada au titre de primes
36 400	36 768	
4 080	4 338	Frais d'administration assumés par la province
2 448	3 952	(note 2)
42 928	45 058	Intérêts créditeurs
RECETTES		
26 071	15 011	Indemnités (5 889 demandes; 8 920 demandes en 1987)
4 080	4 338	Frais d'administration (note 2)
30 151	19 349	
12 777	25 709	Excédent des recettes sur les dépenses

Voir les notes afférentes aux états financiers.

RAPPORT DU VÉRIFICATEUR

J'ai vérifié le bilan de la Commission de l'assurance-récolte de l'Ontario au 31 mars 1988 et l'État des recettes et des dépenses ainsi que de l'excédent pour l'exercice terminé à cette date. Ma vérification a été effectuée conformément aux normes de vérification généralement reconnues, et a comporté par conséquent les sondages et autres procédés que j'ai jugés nécessaires dans les circonstances.

À mon avis, ces états financiers présentent fidèlement la situation financière de la Commission au 31 mars 1988 ainsi que les résultats de son fonctionnement pour l'exercice écoulé, selon les principes comptables énoncés dans la note 1 afférente aux états financiers, appliqués de la même manière qu'au cours de l'exercice précédent.

D.F. Archer, F.C.A.
Vérificateur provincial
adjoint

Toronto (Ontario)
le 21 juin 1988

BILAN AU 31 MARS 1988

ACTIF

1988	(en milliers de dollars)
1987	(en milliers de dollars)
55 683	Encaisse et placements à court terme
397	Subventions au titre de primes et autres sommes à recevoir
30 275	
266	
30 541	

PASSIF ET EXCÉDENT

318	Provision pour indemnités impayées
465	Primes perçues d'avance
3 344	Primes comptabilisées d'avance
15	Avances du ministère de l'Agriculture et de l'Alimentation
4 142	
26 316	Excédent
56 080	
30 541	

Voir les notes afférentes aux états financiers.

MANDAT:

Application du Programme d'assurance-récolte Canada-Ontario;
Gestion des régimes d'assurance-récolte établis en vertu des règlements (notamment vente d'assurance, règlement des demandes d'indemnisation et comptabilité);
Réalisation d'enquêtes et de projets de recherche portant sur l'assurance-récolte afin d'obtenir des statistiques pour les besoins de la Commission.

L'EXERCICE EN BREF

Les bonnes conditions météorologiques qui ont prévalu pendant la saison de croissance, lors de la moisson et de la cueillette ont conduit à un excédent de 21,8 millions de dollars. La sécheresse a toutefois entraîné une baisse de rendement dans certaines régions et la vague de grosse chaleur a occasionné des pertes importantes au titre des cultures de conditionnement et du raisin. En 1987, l'assurance-récolte de la Commission a couvert 50 types de récoltes.

LE FINANCEMENT FÉDÉRAL-PROVINCIAL

Le gouvernement fédéral et le gouvernement de l'Ontario offrent l'aide financière suivante afin que les agriculteurs ontariens puissent obtenir le meilleur régime d'assurance-récolte, au coût le plus avantageux possible.

Le gouvernement du Canada verse la moitié des primes annuelles. Son apport s'est élevé à 18 384 285 \$ en 1987-1988.

Le gouvernement de l'Ontario assume les frais d'administration, qui ont totalisé 4 338 377 \$ en 1987-1988.

MEMBRES DE LA COMMISSION

(au 31 mars 1988)

GORDON HILL, président

KEITH PINDER, vice-président

HECTOR DELANGHE

GAETAN BEAUDRY

GERALD FREURE

PAT HOY

IRENE SPENCE

RALPH BEAMER

OSCAR DELRUE

RUTH TOBLER

DIRECTION

KEITH PINDER

directeur général

W.M.K. REGAN

adjoint au directeur général

M.J. TAGGART

Adjointe au directeur général (comptabilité)

DANIELA SCERNI

Secrétaire

Toronto (Ontario)
Le 29 juin 1988

L'honorable Jack Riddell
Ministère de l'Agriculture et de L'Alimentation
Gouvernement de l'Ontario

Monsieur le Ministre,

J'ai l'honneur de vous présenter le rapport annuel de la Commission de l'assurance-récolte de l'Ontario pour l'exercice allant du 1^{er} avril 1987 au 31 mars 1988. Ce rapport comprend les états financiers de ladite Commission et le rapport du vérificateur provincial.

Vous agréer, Monsieur le Ministre, l'assurance de ma plus haute considération.

Le vice-président de la
Commission de
l'assurance-récolte
de l'Ontario

K. Pinder

CANADA-ONTARIO

Programme d'assurance-récolte

VINGT-DEUXIÈME RAPPORT ANNUEL DE LA COMMISSION ONTARIENNE DE L'ASSURANCE-RÉCOLTE

*pour
l'exercice clos le 31 mars 1988*



Agriculture
Canada



Le ministère de l'Agriculture
et de l'Alimentation de l'Ontario

4850
4F
156

CANADA-ONTARIO
Crop Insurance

TWENTY-THIRD ANNUAL REPORT

**THE CROP INSURANCE COMMISSION
OF ONTARIO**



For
Fiscal Year Ended March 31, 1989



Agriculture
Canada



Ontario Ministry of
Agriculture and Food

Toronto, Ontario
July 31, 1989

To the Honourable Jack Riddell, Minister
Ministry of Agriculture and Food
Province of Ontario

Sir:

I have the honour to submit herewith the annual report of the
Crop Insurance Commission of Ontario for the period April 1, 1988
to March 31, 1989 including the financial statements for the Ontario
Crop Insurance Fund and the report of the Provincial Auditor.

Respectfully Submitted,

A handwritten signature in dark ink, appearing to read 'K. Pinder', with a large, stylized loop at the end.

K. Pinder, Vice Chairman
*The Crop Insurance Commission
of Ontario*

Twenty-Third Annual Report
of
The Crop Insurance Commission of Ontario
For Fiscal Year Ended March 31, 1989

COMMISSION MEMBERS

(as at March 31, 1989)

GORDON HILL, Chairman

KEITH PINDER, Vice Chairman

HECTOR DELANGHE - Member

ROBERT LEDUC - Member

GERALD FREURE - Member

PAT HOY - Member

DAVE RAMER - Member

RALPH BEAMER - Member

OSCAR DELRUE - Member

OFFICERS

KEITH PINDER
General Manager

WM. K. REGAN
Assistant General Manager

M.J. TAGGART
Assistant General Manager/Accounting

DANIELA SCERNI
Secretary

THE CROP INSURANCE COMMISSION OF ONTARIO

RESPONSIBILITIES

- Administration of the Canada-Ontario Crop Insurance Program
- Administration of the Crop Insurance plans, established by regulations, including the functions of selling underwriting, claims adjustment, and accounting.
- Conducting surveys and research programs relating to Crop Insurance to obtain statistics for Commission purposes.

THE YEAR IN REVIEW

There were substantial crop losses in 1988 all over Ontario due to the severe drought experienced in the months of May, June, and July. The Crop Insurance Commission of Ontario paid over \$55.7 million in indemnities under the Canada-Ontario Crop Insurance Program. With a total premium of \$38.2 million, the Commission incurred an underwriting loss of \$17.5 million. The Commission offered insurance coverage for the first time on Honey and Red Spring Wheat for 1988 bringing the total number of insurable crops to 52.

FEDERAL-PROVINCIAL FINANCING

To provide Ontario producers with the best Crop Insurance program at the lowest cost, the Governments of Canada and Ontario provide the following financial support.

The Government of Canada provides financial assistance to the Canada-Ontario Crop Insurance Program by contributing 50% of the total premium required each year. The Federal Government's contribution to this program totalled \$19,087,231 for 1988-1989.

The Government of Ontario pays the administration costs which totalled \$4,635,857 for 1988-1989.

THE CROP INSURANCE COMMISSION OF ONTARIO

BALANCE SHEET as at March 31, 1989

ASSETS

	1989 (\$000)	1988 (\$000)
Cash and short term investments.....	45,897	55,683
Accounts and premium subsidy receivable.....	695	397
	<u>46,592</u>	<u>56,080</u>

LIABILITIES AND SURPLUS

Provision for payment of unsettled indemnities.....	1,344	318
Premiums collected in advance.....	360	465
Unearned premiums.....	4,146	3,344
Advances from the Ministry of Agriculture and Food.....	15	15
	<u>5,865</u>	<u>4,142</u>
Surplus	<u>40,727</u>	<u>51,938</u>
	<u>46,592</u>	<u>56,080</u>

See accompanying notes to financial statements

On behalf of the Commission:



Chairman



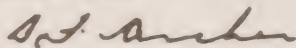
Member

THE CROP INSURANCE COMMISSION OF ONTARIO

AUDITOR'S REPORT

I have examined the balance sheet of The Crop Insurance Commission of Ontario as at March 31, 1989 and the statements of revenue and expenditure and surplus for the year then ended. My examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as I considered necessary in the circumstances.

In my opinion, these financial statements present fairly the financial position of the Commission as at March 31, 1989 and the results of its operations for the year then ended in accordance with the accounting policies described in note 1 to the financial statements applied on a basis consistent with that of the preceding year.



D.F. Archer, F.C.A.,
Provincial Auditor.

Toronto, Ontario,
July 24, 1989.

THE CROP INSURANCE COMMISSION OF ONTARIO

STATEMENT OF REVENUE AND EXPENDITURE for the year ended March 31, 1989

	1989 (\$000)	1988 (\$000)
REVENUE		
Crop Insurance Premiums:		
Premiums from insured persons.....	19,087	18,384
Premium subsidies from the Government of Canada.....	<u>19,087</u>	<u>18,384</u>
	38,174	36,768
Interest income	6,488	3,952
Administrative expenses paid by Province (note 2).....	<u>4,636</u>	<u>4,338</u>
	<u>49,298</u>	<u>45,058</u>
EXPENDITURE		
Indemnities (15,800 claims; 1988 - 5,889 claims).....	55,661	15,011
Administrative expenses (note 2).....	<u>4,636</u>	<u>4,338</u>
	<u>60,297</u>	<u>19,349</u>
(Deficiency)/Excess of revenue over expenditure	<u>(10,999)</u>	<u>25,709</u>

See accompanying notes to financial statements.

THE CROP INSURANCE COMMISSION OF ONTARIO

STATEMENT OF SURPLUS for the year ended March 31, 1989

	1989 (\$000)	1988 (\$000)
Balance, beginning of year	51,938	26,316
Adjustment to prior year's indemnity provision	(212)	(87)
	51,726	26,229
(Deficiency)/Excess of revenue over expenditure	(10,999)	25,709
Balance, end of year	<u>40,727</u>	<u>51,938</u>

See accompanying notes to financial statements.

THE CROP INSURANCE COMMISSION OF ONTARIO

NOTES TO FINANCIAL STATEMENTS

March 31, 1989

1. SIGNIFICANT ACCOUNTING POLICIES

a) Basis of accounting

The Commission's financial statements are prepared using the accrual basis of accounting except for administrative expenses which are recorded on the cash basis, modified to allow an additional thirty days to pay for goods and services pertaining to the fiscal year just ended.

b) Provisions for payment of unsettled indemnities

At the end of a fiscal year, the Commission estimates outstanding indemnities. In the subsequent year, any difference between the estimated and the actual indemnities is reflected in the statement of surplus and not in the statement of revenue and expenditure as the Commission feels the difference should not be reflected in the current year's operating results.

c) Premiums collected in advance

Premiums collected in advance represent premiums received for the insurance of various crops where the deadline for applying for insurance coverage occurs after March 31, 1989. This insurance may be cancelled by the insured prior to the deadline date and premiums refunded.

d) Unearned premium

Unearned premiums represent premiums received for winter wheat and fruit crops. The harvesting of these crops and the payment of indemnities occurs subsequent to March 31, 1989. However, the deadline date for applying for insurance coverage occurs prior to year end, and accordingly, the insurance cannot be cancelled and no premiums will be refunded.

2. ADMINISTRATIVE EXPENSES

Salaries, benefits and other administrative expenses of the Commission are absorbed by the Ministry of Agriculture and Food and are included in the statement of revenue and expenditure.

3. REMUNERATION OF APPOINTEES

Total remuneration of the members of the Commission was \$28,157 during the 1989 fiscal year.

4. SUBSEQUENT EVENT

Due to very heavy rainfall in the southern part of Essex County during the 1989 crop year, the Commission expects to incur losses with respect to certain insured crops such as processing tomatoes and soybeans. However, it is not practical to reasonably estimate the extent of such loss at this point in time.

THE CROP INSURANCE COMMISSION OF ONTARIO

SCHEDULE OF ADMINISTRATIVE EXPENSES for the year ended March 31, 1989

	<u>1989</u>	<u>1988</u>
	\$	\$
Salaries.....	1,417,559	1,314,806
Commissions and fees - agents.....	1,369,089	1,322,159
Fees and expenses - adjusters.....	941,900	816,917
Data processing	437,224	422,078
Printing and stationery	97,475	94,304
Telephone and postage	40,650	58,827
Automobile expenses.....	38,671	26,040
Advertising and publicity	58,082	58,407
Travelling expenses	37,288	44,454
Meetings and staff training	54,124	53,938
Members' allowances and expenses	38,536	59,220
Professional services	6,246	2,454
Fees and expenses - arbitration board	17,246	9,513
Miscellaneous supplies and services	13,174	16,259
Equipment and furniture purchase.....	68,593	11,719
Review committee.	-	27,282
	<u>4,635,857</u>	<u>4,338,377</u>

Comparative figures have been reclassified where necessary to conform to the 1989 presentation.

GROWTH OF THE CANADA - ONTARIO CROP INSURANCE (as at March 31, 1989)

Crop	Contracts at Risk										Total Subsidized Premium \$	Total Claims Paid \$	Gain or Loss \$	Loss Ratio %
	79/80	80/81	81/82	82/83	83/84	84/85	85/86	86/87	87/88	88/89				
Apple Tree	-	-	-	-	24	15	15	17	19	18	160,667	73,725	86,942	45.89
Apples	348	341	338	327	327	323	320	332	339	338	16,555,394	15,024,761	1,530,633	90.75
Asparagus	-	-	-	-	-	2	5	14	10	10	22,013	12,142	9,871	55.16
Black Tobacco	45	52	40	26	45	103	88	87	108	98	663,499	424,517	238,982	63.98
Broccoli	-	-	-	-	6	7	10	11	13	9	158,588	226,309	(67,721)	142.70
Burley Tobacco	161	169	166	223	267	236	-	-	91	-	636,329	677,761	(41,432)	106.51
Cabbage	-	-	14	18	22	22	14	10	20	17	103,138	130,506	(27,368)	126.54
Canola	-	-	-	-	-	138	249	358	157	208	1,125,238	1,136,547	(11,309)	101.01
Carrots	-	-	23	29	27	34	25	30	48	50	967,449	1,833,429	(865,980)	189.51
Cauliflower	-	-	12	25	34	31	29	24	36	27	378,489	441,389	(62,900)	116.62
Celery	-	-	-	4	7	4	2	4	4	4	52,586	76,439	(23,853)	145.36
Coloured Beans	168	294	395	198	102	169	183	217	233	171	3,455,337	3,488,854	(33,517)	100.97
Corn	6,519	6,290	6,409	6,181	6,288	6,884	6,852	6,358	6,922	7,307	79,852,162	61,893,825	17,958,337	77.51
Cucumbers	-	-	69	91	98	98	93	109	108	91	522,736	370,135	152,601	70.81
Flue-Cured Tobacco	2,158	2,842	2,762	2,444	2,486	2,179	2,017	1,664	1,551	1,397	125,093,297	137,078,405	(11,985,108)	109.58
Forage	1,889	1,609	1,525	1,317	1,361	1,155	1,196	1,200	1,407	1,731	9,318,288	14,019,690	(4,701,402)	150.45
Grapes	182	193	194	218	235	240	241	235	248	254	6,631,906	5,025,972	1,605,934	75.78
Green Peas	483	447	428	451	406	401	427	338	343	410	7,291,952	9,174,328	(1,882,376)	125.81
Green & Wax Beans	83	89	86	84	82	67	62	59	80	63	2,042,677	2,117,876	(75,199)	103.68
Honey	-	-	-	-	-	-	-	-	-	26	36,718	22,408	14,310	61.03
Potatoes	53	-	34	41	51	53	54	39	65	66	1,881,830	2,513,743	(631,913)	133.58
Lettuce	-	-	-	4	4	3	7	8	8	8	78,827	74,310	4,517	94.27
Lima Beans	49	30	31	33	26	25	23	26	29	23	728,081	750,653	(22,572)	103.10
New Forage Seeding	2,704	2,260	2,059	2,074	2,369	2,310	2,326	2,454	2,925	3,535	3,693,710	3,853,662	(159,952)	104.33
Parsnips	-	-	-	10	6	3	3	2	1	1	34,841	58,612	(23,771)	168.23
Peaches	125	54	46	63	78	82	81	79	75	73	3,130,380	3,451,882	(321,502)	110.27
Peanuts	-	-	-	-	15	9	2	2	17	21	114,323	6,084	108,239	5.32
Pears	111	105	104	103	106	110	104	99	103	106	1,164,456	900,242	264,214	77.31
Peppers	37	34	61	68	98	87	71	103	130	80	1,082,748	911,460	171,288	84.18
Plums	42	43	42	39	41	37	37	32	33	31	315,061	330,985	(15,924)	105.05

GROWTH OF THE CANADA - ONTARIO CROP INSURANCE (as at March 31, 1989)

Crop	Contracts at Risk										Total		Gain or Loss	Loss Ratio	%
	79/80	80/81	81/82	82/83	83/84	84/85	85/86	86/87	87/88	88/89	Subsidized Premium	Total Claims Paid			
Popping Corn	-	-	44	8	4	5	15	9	10	13	166,276	289,803	(123,527)		174.29
Pumpkin & Squash	-	-	7	7	13	15	9	10	12	23	44,486	35,104	9,382		78.91
Red Beets	15	10	7	5	4	3	3	3	3	3	110,744	61,816	48,928		55.82
Red Spring Wheat	-	-	-	-	-	-	-	-	-	199	146,705	110,210	36,495		75.12
Rutabagas	-	-	19	13	10	7	7	29	32	18	507,675	705,529	(197,854)		138.97
Seed Corn	352	327	427	431	349	542	593	487	402	411	8,355,644	8,042,355	313,289		96.25
Seed Onions	24	24	48	51	47	53	48	52	58	59	1,464,006	1,662,258	(198,252)		113.54
Set Onions	17	13	16	14	11	11	7	12	13	5	165,849	220,860	(55,011)		133.17
Sour Cherries	83	83	85	83	82	84	77	76	71	60	1,720,424	1,763,063	(42,639)		102.48
Soybeans	2,584	2,517	2,830	3,821	4,294	5,366	5,486	5,207	5,908	7,459	39,093,477	29,976,590	9,116,887		76.68
Spanish Onions	-	-	9	9	8	16	18	21	18	15	372,388	358,931	13,457		96.39
Spring Grain	4,880	4,526	4,263	4,607	4,377	4,143	4,330	4,161	4,685	4,223	21,870,607	19,752,668	2,117,939		90.32
Strawberries	-	-	4	12	24	36	42	38	40	36	443,900	533,486	(89,586)		120.18
Sunflowers	-	-	-	-	-	-	-	-	22	15	27,124	24,229	2,895		89.33
Sweet Cherries	64	57	56	58	52	52	46	43	34	29	517,376	613,298	(95,922)		118.54
Sweet Corn	452	452	446	428	447	436	383	333	325	354	6,484,880	6,923,976	(439,096)		106.77
Sweet Corn (fresh)	-	-	11	16	38	28	28	28	36	35	256,682	316,240	(59,558)		123.20
Tomatoes	1,021	986	956	951	863	815	648	583	588	537	23,520,755	19,520,669	4,000,086		82.99
Tomatoes (fresh)	-	-	9	28	59	51	59	49	67	53	616,389	733,814	(117,425)		119.05
White Beans	1,186	1,293	1,561	1,618	1,100	1,257	1,433	1,550	2,008	1,490	20,639,096	24,143,904	(3,504,808)		116.98
Winter Wheat	2,824	2,922	2,963	3,073	4,301	4,450	4,223	4,988	3,630	6,380	19,244,434	13,077,174	6,167,260		67.95
Inactive plans	0	-	-	-	-	-	-	-	-	-	516,095	1,221,319	(705,224)		236.65
Totals	28,659	28,062	28,599	29,304	30,694	32,197	31,991	31,590	33,085	37,590	413,577,732	396,187,947	17,389,785		95.80

Contracts at Risk:

72/73: 8,246 73/74: 13,208 74/75: 18,555 75/76: 22,740 76/77: 23,535 77/78: 26,712 78/79: 28,159

CANADA ONTARIO CROP INSURANCE PROGRAM SUMMARY OF SALES & CLAIMS EXPERIENCE BY CROP
(as at March 31, 1989)

Crop	Contracts At Risk	Acreage Insured	Amount of Insurance	Total Premium	No. of Claims	Claims Amount	Loss or Gain	Contracts %	Loss Premiums %
Apple Tree	18	0	1,678,760	33,836	0	0	33,836	0	0
Apples	338	10,537	14,728,256	2,182,296	144	1,618,023	564,273	43	74
Asparagus	10	119	59,827	3,663	2	3,566	97	20	97
Black Tobacco	98	921	1,191,896	129,192	26	22,811	106,381	27	18
Broccoli	9	235	144,201	30,147	4	94,594	(64,447)	44	314
Cabbage	17	658	299,390	29,604	11	63,637	(34,033)	65	215
Canola	208	16,555	1,636,905	202,362	165	674,653	(472,290)	333	333
Carrots	50	1,351	1,796,212	205,167	28	605,499	(400,332)	56	295
Cauliflower	27	489	357,721	94,310	15	119,908	(25,598)	56	127
Celery	4	75	129,240	17,102	2	46,388	(29,286)	50	271
Coloured Beans	171	8,702	1,635,793	260,305	82	412,773	(152,467)	48	159
Corn	7,307	635,569	116,398,471	4,602,368	3,588	12,778,783	(8,176,415)	49	278
Cucumbers	91	1,033	703,124	62,151	36	95,075	(32,925)	40	153
Flue-cured Tobacco	1,397	58,782	102,262,532	9,307,659	641	4,082,539	5,225,120	46	44
Forage	1,731	270,179	18,233,656	1,014,355	1,587	5,678,321	(4,663,965)	92	560
Grapes	254	10,035	11,839,373	755,152	84	772,008	(16,856)	33	102
Green Peas	410	17,539	5,851,104	882,760	326	2,010,778	(1,128,018)	80	228
Green & Wax Beans	63	3,591	1,432,091	289,636	31	249,821	39,815	49	86
Honey	26	10,195	346,500	36,718	6	22,408	14,310	23	61
Potatoes	66	4,214	3,422,218	326,704	45	1,217,052	(890,348)	68	373
Lettuce	8	102	88,590	16,904	3	22,839	(5,935)	38	135
Lima Beans	23	1,130	380,874	85,880	6	19,640	66,240	26	23
New Seeding	3,535	115,929	4,637,166	582,613	962	1,122,145	(539,532)	27	193
Parsnips	1	3	2,520	605	1	1,080	(475)	100	179
Peaches	73	1,658	2,528,901	442,951	19	263,864	179,086	26	60
Peanuts	21	760	310,436	28,546	3	6,084	22,462	14	21
Pears	106	1,165	1,019,426	162,428	30	102,649	59,779	28	63
Peppers	80	1,377	796,755	183,866	30	99,900	83,966	38	54
Plums	31	153	158,962	36,815	17	59,814	(22,999)	55	162

CANADA ONTARIO CROP INSURANCE PROGRAM SUMMARY OF SALES & CLAIMS EXPERIENCE BY CROP
(as at March 31, 1989)

Crop	Contracts At Risk	Acreage Insured	Amount of Insurance \$	Total Premium \$	No. of Claims	Claims Amount	Loss or Gain \$	Contracts %	Loss Premiums %
Popping Corn	13	413	95,006	16,506	4	19,328	(2,822)	31	117
Pumpkin & Squash	23	550	161,230	10,454	9	25,475	(15,021)	39	244
Red Beets	3	233	163,165	6,990	1	18,530	(11,540)	33	265
Red Spring Wheat	199	11,366	1,126,122	146,705	72	110,210	36,495	36	75
Rutabagas	18	777	569,424	79,254	17	236,495	(157,241)	94	298
Seed Corn	411	22,342	9,440,902	416,891	267	2,643,250	(2,226,359)	65	634
Seed Onions	59	1,467	2,591,265	262,203	22	199,711	62,492	37	76
Set Onions	5	80	88,078	10,141	3	26,688	(16,547)	60	263
Sour Cherries	60	906	789,058	161,489	17	41,939	119,551	28	26
Soybeans	7,459	718,018	113,283,251	6,159,086	3,080	11,026,024	(4,866,938)	41	179
Spanish Onions	15	231	413,002	71,856	8	25,305	46,550	53	35
Spring Grain	4,223	192,592	12,260,105	1,352,531	2,305	2,419,963	(1,067,432)	55	179
Strawberries	36	276	405,491	80,814	23	167,071	(86,257)	64	207
Sunflowers	15	753	128,076	13,545	8	10,876	2,669	53	91
Sweet Cherries	29	114	80,714	21,511	11	5,747	15,764	38	27
Sweet Corn	354	24,817	6,755,019	622,737	197	1,185,393	(562,656)	56	190
Sweet Corn (fresh)	35	700	297,483	49,896	19	101,810	(51,915)	54	204
Tomatoes	537	28,213	33,723,203	2,336,179	227	1,413,113	923,066	42	60
Tomatoes (fresh)	53	437	618,634	120,439	30	221,701	(101,262)	57	184
White Beans	1,490	71,027	12,876,181	1,972,780	441	1,523,716	449,064	30	77
Winter Wheat	6,380	305,207	42,490,515	2,256,360	1,624	1,967,928	288,433	25	87
Province Total	37,590	2,553,569	532,426,823	38,174,462	16,279	55,656,925	(17,482,463)	43	146
1989, 1990 Production Results									
Winter Wheat	6,963	341,388	53,195,533	2,715,310					

TABLEAU, PAR CULTURE, DES RISQUES PRIS EN CHARGE ET DES DEMANDES
D'INDEMNISATION PRÉSENTÉES DANS LE CADRE DU PROGRAMME D'ASSURANCE-RÉCOLTE CANADA-ONTARIO
(au 31 mars 1989)

Cultures	Risques Pris en charge	Superficie Assurée (Acres)	Montant D'Assurance \$	Total Des primes \$	Nombre de demandes D'indemnisation	Indemnités Versées	Pertes ou Profits \$	Pertes	
								Risques %	Primes %
Mais à écaler	13	413	95 006	16 506	4	19 328	(2 822)	31	117
Citrouilles et courges	23	550	161 230	10 454	9	25 475	(15 021)	39	244
Betteraves	3	233	163 165	6 990	1	18 530	(11 540)	33	265
Blé roux de printemps	199	11 366	1 126 122	146 705	72	110 210	36 495	36	75
Rutabagas	18	777	569 424	79 254	17	236 495	(157 241)	94	298
Mais de semence	411	22 342	9 440 902	416 891	267	2 643 250	(2 226 359)	65	634
Orignons des semis	59	1 467	2 591 265	262 203	22	199 711	62 492	37	76
Bulbes d'orignons	5	80	88 078	10 141	3	26 688	(16 547)	60	263
Cerises aigres	60	900	789 057	161 489	17	41 939	119 551	28	26
Soya	7 459	718 018	113 283 251	6 159 086	3 080	11 026 024	(4 866 938)	41	179
Orignons espagnols	15	231	413 002	71 856	8	25 305	46 551	53	35
Céréales de printemps	4 223	192 592	12 260 105	1 352 531	2 305	2 419 963	(1 067 432)	55	179
Fraises	36	276	405 491	80 814	23	167 072	(86 258)	64	207
Tournesol	15	753	128 076	13 545	8	10 876	2 669	53	80
Cerises douces	29	114	80 714	21 511	11	5 746	15 764	38	27
Mais sucré	354	24 817	6 755 019	622 737	197	1 185 393	(562 656)	56	190
Mais sucré (frais)	35	700	297 483	49 485	19	101 810	(51 915)	54	204
Tomates	537	28 213	33 723 203	2 336 179	227	1 413 113	923 066	42	60
Tomates (fraîches)	53	437	618 634	120 440	30	221 701	(101 261)	57	184
Fèves blanches	1 490	71 027	12 876 181	1 972 780	441	1 523 716	449 064	30	77
Blé d'hiver	6 380	305 207	42 490 515	2 256 360	1 624	1 967 928	288 432	25	87
Apport Total De L'Ontario	37 590	2 553 569	532 426 823	38 174 462	16 279	55 656 925	(17 482 463)	43	146

Blé d'hiver
produit en 1989-1990 6 963 341 388 53 195 533 2 715 310

TABLEAU. PAR CULTURE, DES RISQUES PRIS EN CHARGE ET DES DEMANDES
D'INDEMNISATION PRÉSENTÉES DANS LE CADRE DU PROGRAMME D'ASSURANCE-RECOLTE CANADA-ONTARIO
(au 31 mars 1989)

Cultures	Risques Pris en charge	Superficie Assurée (Acres)	Montant D'assurance \$	Total Des primes \$	Nombre de demandes D'indemnisation	Indemnités Versées	Pertes ou Profits \$	Pertes	
								Risques %	Primes %
Pommiers	18	-	1 678 760	33 836		-	33 836	-	0
Pommes	338	10 537	14 728 286	2 182 296	144	1 618 023	564 273	43	74
Asperges	10	119	59 827	3 663	2	3 566	97	20	97
Tabac noir	98	921	1 191 896	129 192	26	22 811	106 381	27	18
Brocoli	9	235	144 201	30 147	4	94 594	(64 447)	44	314
Choux	17	658	299 390	29 604	11	63 637	(34 033)	65	215
Canola	208	16 555	1 636 905	202 362	165	674 653	(472 291)	79	333
Carottes	50	1 351	1 796 212	205 167	28	605 499	(400 332)	56	295
Chou-fleur	27	489	357 721	94 310	15	119 908	(25 598)	56	127
Céleri	4	75	129 240	17 102	2	46 388	(29 286)	50	271
Haricots colorés	171	8 702	1 635 793	260 305	82	412 773	(152 468)	48	159
Mais	7 307	635 569	116 398 471	4 602 348	3 588	12 778 783	(8 176 415)	49	278
Concombres	91	1 033	703 124	62 151	36	95 075	(32 924)	40	153
Tabac jaune	1 397	58 782	102 262 532	9 307 659	641	4 082 539	5 225 120	46	44
Fourrage	1 731	270 179	18 233 656	1 014 355	1 587	5 678 321	(4 663 966)	92	560
Raisins	254	10 035	11 839 373	755 152	84	772 008	(16 856)	33	102
Petits pois	410	17 539	5 851 104	882 760	326	2 010 778	(1 128 018)	80	228
Haricots verts et jaunes	63	3 591	1 432 091	289 636	31	249 821	39 815	49	86
Miel	26	10 195	346 500	36 718	6	22 408	14 310	23	61
Pommes de terre	66	4 214	3 422 218	326 704	45	1 217 052	(890 348)	68	373
Laitue	8	102	88 590	16 904	3	22 839	(5 935)	38	135
Haricots de Lima	23	1 130	380 874	85 880	6	19 640	66 240	26	23
Nouvelles semences fourragères	3 535	115 929	4 637 166	582 613	962	1 122 145	(539 532)	27	193
Panais	1	3	2 520	605	1	1 080	(475)	100	179
Pêches	73	1 658	2 528 901	442 951	19	263 864	179 087	26	60
Arachides	21	760	310 436	28 546	3	6 084	22 462	14	21
Poires	106	1 165	1 019 426	162 428	30	102 649	59 779	28	63
Poivrons	80	1 377	796 755	183 866	30	99 900	83 966	38	54
Prunes	31	153	158 962	36 815	17	59 814	(22 999)	55	162

EVOLUTION DU PROGRAMME D'ASSURANCE - RÉCOLTE CANADA - ONTARIO
(au 31 mars 1989)

Cultures	Risques pris en charge										Total Des primes Subventionnées	Total des demandes D'indemnisation	Profits au Pertes	Coef. de Perte
	79/80	80/81	81/82	82/83	83/84	84/85	85/86	86/87	87/88	88/89	\$	\$	\$	%
Mais à écaler	-	-	44	8	4	5	15	9	10	13	166 276	289 803	(123 527)	174,29
Citrouilles et courges	-	-	7	7	13	15	9	10	12	23	44 486	35 104	9 382	78,91
Betteraves	15	10	7	5	4	3	3	3	3	3	110 744	61 816	48 928	55,82
Blé roux de printemps	-	-	-	-	-	-	-	-	-	199	146 705	110 210	36 495	75,12
Flutabagas	-	-	19	13	10	7	7	29	32	18	507 675	705 529	(197 854)	138,97
Mais de semence	352	327	427	431	349	542	593	487	402	411	8 355 644	8 042 355	313 289	96,25
Olignons de semis	24	24	48	51	47	53	48	52	58	59	1 464 006	1 662 258	(198 252)	113,54
Bulbes d'olignons	17	13	16	14	11	11	7	12	13	5	165 849	220 860	(55 011)	133,17
Cerises aigres	83	83	85	83	82	84	77	76	71	60	1 720 424	1 763 063	(42 639)	102,48
Soya	2 584	2 517	2 830	3 821	4 294	5 366	5 486	5 207	5 908	7 459	39 093 477	29 976 590	9 116 887	76,68
Olignons espagnols	-	-	9	9	8	16	18	21	18	15	372 388	358 931	13 457	96,39
Céréales de printemps	4 880	4 526	4 263	4 607	4 377	4 143	4 330	4 161	4 685	4 223	21 870 607	19 752 668	2 117 939	90,32
Fraises	-	-	4	12	24	36	42	38	40	36	443 900	533 486	(89 586)	120,18
Tournesol	-	-	-	-	-	-	-	-	22	15	27 124	24 229	2 895	89,33
Cerises douces	64	57	56	58	52	52	46	43	34	29	517 376	613 298	(95 922)	118,54
Mais sucré	452	452	446	428	447	436	383	333	325	354	6 484 880	6 923 976	(439 096)	106,77
Mais sucré (frais)	-	-	11	16	38	28	28	28	36	35	256 682	316 240	(59 558)	123,20
Tomates	1 021	966	956	951	863	815	648	583	588	537	23 520 755	19 520 669	4 000 086	82,99
Tomates (fraîches)	-	-	9	28	59	51	59	49	67	53	616 389	733 814	(117 425)	119,05
Fèves blanches	1 186	1 293	1 561	1 618	1 100	1 257	1 433	1 550	2 008	1 490	20 639 096	24 143 804	(3 504 808)	116,98
Blé d'hiver	2 824	2 922	2 963	3 073	4 301	4 450	4 223	4 988	3 630	6 380	19 244 434	13 077 174	6 167 260	67,95
Régimes ayant pris fin	0	-	-	-	-	-	-	-	-	-	516 095	1 221 319	(705 224)	236,65
Totals	28 659	28 062	28 599	29 304	30 694	32 197	31 991	31 590	33 085	37 590	413 577 732	396 187 947	17 389 785	95,60

Risques Pris En Charge:

72/73: 8 246

73/74: 13 208

74/75: 18 555

75/76: 22 740

76/77: 23 535

77/78: 26 712

78/79: 28 159

ÉVOLUTION DU PROGRAMME D'ASSURANC-RÉCOLTE CANADA-ONTARIO
(au 31 mars 1989)

Cultures	Risques pris en charge												Total Des primes, Subventionnées	Total des demandes d'indemnisation	Profits au Pertes	Coef. de Perte
	79/80	80/81	81/82	82/83	83/84	84/85	85/86	86/87	87/88	88/89	\$	\$				
Pommiers	-	-	-	-	24	15	15	17	19	18	160 667	73 725	86 942	45,89		
Pommes	348	341	338	327	327	323	320	332	339	338	16 555 394	15 024 761	1 530 633	90,75		
Asperges	-	-	-	-	-	2	5	14	10	10	22 013	12 142	9 871	55,16		
Tabac noir	45	52	40	26	45	103	88	87	108	98	663 499	424 517	238 982	63,98		
Brocoli	-	-	-	-	6	7	10	11	13	9	158 588	226 309	142 70	142,70		
Burley	161	169	166	223	267	236	-	-	91	-	636 329	677 761	(41 432)	106,51		
Choux	-	-	14	18	22	22	14	10	20	17	103 138	130 506	(27 368)	126,54		
Carola	-	-	-	-	-	-	138	249	358	208	1 125 238	1 136 547	(11 309)	101,01		
Carottes	-	-	23	29	27	34	25	30	48	50	967 449	1 833 429	(865 980)	189,51		
Chou-fleur	-	-	12	25	34	31	29	24	36	27	378 489	441 389	(62 900)	116,62		
Celeri	-	-	-	4	7	4	2	4	4	4	52 586	76 439	(23 853)	145,36		
Haricots colorés	168	294	395	198	102	169	183	217	233	171	3 455 337	3 488 854	(33 517)	100,97		
Mais	6 519	6 290	6 409	6 181	6 288	6 884	6 852	6 358	6 922	7 307	79 852 162	61 893 825	17 958 337	77,51		
Concombres	-	-	69	91	98	98	93	109	108	91	522 736	370 135	152 601	70,81		
Tabac jaune	2 158	2 842	2 762	2 444	2 486	2 179	2 017	1 664	1 551	1 397	125 093 297	137 078 405	(11 985 108)	109,58		
Fourrage	1 889	1 609	1 525	1 317	1 361	1 155	1 196	1 200	1 407	1 731	9 318 288	14 019 690	(4 701 402)	150,45		
Raisins	182	193	194	218	235	240	241	235	248	254	6 631 906	5 025 972	1 605 934	75,78		
Petits pois	483	447	428	451	406	401	427	338	343	410	7 291 952	9 174 328	(1 882 376)	125,81		
Haricots verts et jaunes	83	89	86	84	82	67	62	59	80	63	2 042 677	2 117 876	(75 199)	103,68		
Miel	-	-	-	-	-	-	-	-	-	26	36 718	22 408	14 310	61,03		
Pommes de terre	53	-	34	41	51	53	54	39	65	66	1 881 830	2 513 743	(631 913)	133,58		
Laitue	-	-	-	4	4	3	7	8	8	8	78 827	74 310	4 517	94,27		
Haricots de Lima	49	30	31	33	26	25	23	26	29	23	728 081	750 653	(22 572)	103,10		
Nouv. semences fourragères	2 704	2 260	2 059	2 074	2 369	2 310	2 326	2 454	2 925	3 535	3 693 710	3 853 662	(159 952)	104,33		
Panais	-	-	-	10	6	3	3	2	1	1	34 841	58 612	(23 771)	168,23		
Pêches	125	54	46	63	78	82	81	79	75	73	3 130 380	3 451 882	(321 502)	110,27		
Arachides	-	-	-	-	15	9	2	2	17	21	114 323	6 084	108 239	5,32		
Poires	111	105	104	103	106	110	104	99	103	106	1 164 456	900 242	264 214	77,31		
Poivrons	37	34	61	68	98	87	71	103	130	80	1 082 748	911 460	171 288	84,18		
Prunes	42	43	42	39	41	37	37	32	33	31	315 061	330 985	(15 924)	105,05		

ÉTAT DES FRAIS D'ADMINISTRATION
pour l'exercice clos le 31 mars 1989

1988	\$
1 314 806	Salaires.....
1 369 089	Commission et honoraires - agents.....
941 900	Frais et honoraires - experts.....
437 224	Traitement des données.....
97 475	Impression et fournitures de bureau.....
40 650	Frais de téléphone et d'affranchissement.....
38 671	Frais de voiture.....
58 082	Publicité.....
37 288	Frais et honoraires de déplacement.....
54 124	Réunions et formation professionnelle.....
38 536	Indem. des membres de la Commission et frais divers.....
6 246	Services professionnels.....
17 246	Frais et honoraires de la commission d'arbitrage.....
13 174	Fournitures et services divers.....
68 593	Achat de matériel et de mobilier.....
-	Comité d'étude.....
4 635 857	
1989	\$
1 314 806	Salaires.....
1 369 089	Commission et honoraires - agents.....
941 900	Frais et honoraires - experts.....
437 224	Traitement des données.....
97 475	Impression et fournitures de bureau.....
40 650	Frais de téléphone et d'affranchissement.....
38 671	Frais de voiture.....
58 082	Publicité.....
37 288	Frais et honoraires de déplacement.....
54 124	Réunions et formation professionnelle.....
38 536	Indem. des membres de la Commission et frais divers.....
6 246	Services professionnels.....
17 246	Frais et honoraires de la commission d'arbitrage.....
13 174	Fournitures et services divers.....
68 593	Achat de matériel et de mobilier.....
-	Comité d'étude.....
4 338 377	

Certains chiffres de la comparaison ont été réclassés
de façon à correspondre à la présentation de 1989.

LA COMMISSION ONTARIENNE DE L'ASSURANCE-RÉCOLTE

NOTES AFFÉRENTES AUX ÉTATS FINANCIERS

le 31 mars 1989

1. PRINCIPALES CONVENTIONS COMPTABLES

a) Traitement comptable

Les états financiers de la Commission sont préparés selon la méthode de la comptabilité d'exercice, sauf en ce qui concerne les frais d'administration qui sont comptabilisés selon la méthode de la comptabilité de caisse modifiée de façon à accorder 30 jours supplémentaires pour le paiement des bien et des services se rapportant à l'exercice écoulé.

b) Provisions pour indemnités impayées

À la fin de chaque exercice, la Commission évalue le montant des demandes d'indemnités encore à régler. Par la suite, toute différence entre cette estimation et le montant des indemnités effectivement versées est inscrite dans l'État de l'excédent, et non dans l'État des recettes et des dépenses; en effet, la Commission estime que ce montant ne doit pas figurer dans les résultats de fonctionnement de l'exercice en cours.

c) Primes perçues d'avance

Il s'agit des primes perçues d'avance pour l'assurance de diverses récoltes lorsque la date limite de demande d'assurance est après le 31 mars 1989. La Commission autorise les assurés à annuler leur contrat avant cette date limite et leur rembourse alors le montant de la prime.

d) Primes comptabilisées d'avance

Il s'agit des primes perçues au titre de l'assurance des récoltes de blé d'hiver et de fruits. Ces produits étant récoltés après le 31 mars 1989, les indemnités afférentes sont versées après la clôture de l'exercice. Toutefois, les demandes d'assurance doivent être présentées avant la clôture des comptes et, par conséquent, les contrats ne peuvent être annulés et la Commission ne rembourser aucune prime.

2. FRAIS D'ADMINISTRATION

Les traitements, les avantages sociaux et les autres frais d'administration de la Commission sont pris en charge par le ministère de l'Agriculture et de l'Alimentation et figurent dans l'État des recettes et des dépenses.

3. RÉMUNÉRATION DES MEMBRES

La rémunération des membres de la Commission, pour l'exercice 1989 totalise 28 157 \$.

4. ÉVÉNEMENT SUBSÉQUENT

En raison des pluies torrentielles dans le sud du Comté d'Essex pendant l'année-récolte 1989, la Commission s'attend à des pertes au titre de certaines denrées assurées, notamment les tomates de conditionnement et le soja. Toutefois, il n'est pour l'instant pas possible d'évaluer avec exactitude l'étendue de ces pertes.

LA COMMISSION ONTARIENNE DE L'ASSURANCE-RÉCOLTE

ÉTAT DE L'EXCÉDENT pour l'exercice clos le 31 mars 1989

1989	(en milliers)
1988	(en milliers)
	de dollars)

1989	51 938	Solde au début de l'exercice.....
		Redressement de la provision pour indemnités
(87)	(212)	de l'exercice précédent.....
26 229	51 726	
25 709	(10 999)	(Déficit) Excédent des recettes sur les dépenses.....
51 938	40 727	Solde à la fin de l'exercice.....

Voir les notes afférentes aux états financiers.

LA COMMISSION ONTARIENNE DE L'ASSURANCE-RÉCOLTE

ÉTAT DES RECETTES ET DES DÉPENSES pour l'exercice clos le 31 mars 1989

1988	1989
(en milliers de dollars)	(en milliers de dollars)

RECETTES	
18 384	Primes d'assurance-récolte:
18 384	Primes versées par des particuliers assurés....
18 087	19 087
18 384	Subventions du gouvernement
18 384	du Canada au titre de primes.....
36 768	38 174
3 952	Intérêts créditeurs.....
4 338	6 488
45 058	Frais d'administration assumés par la province
	(note 2).....
	4 636
	49 298

DÉPENSES	
15 011	Indemnités (15 800 demandes;
4 338	5 889 demandes en 1988).....
19 349	Frais d'administration (note 2).....
	4 636
	60 297
25 709	(Déficit) Excédent des recettes sur les dépenses.....
	(10 999)

Voir les notes afférentes aux états financiers.

LA COMMISSION ONTARIENNE DE L'ASSURANCE-RÉCOLTE

RAPPORT DU VÉRIFICATEUR

J'ai vérifié le bilan de la Commission de l'assurance-récolte de l'Ontario au 31 mars 1989 et l'Etat des recettes et des dépenses ainsi que l'excédent pour l'exercice terminé à cette date. Ma vérification a été effectuée conformément aux normes de vérification généralement reconnues, et a comporté par conséquent les sondages et autres procédés que j'ai jugés nécessaires dans les circonstances.

A mon avis, ces états financiers présentent fidèlement la situation financière de la Commission au 31 mar 1989 ainsi que les résultats de son fonctionnement pour l'exercice écoulé, selon les principes comptables énoncés dans la note 1 afférente aux états financiers, appliqués de la même manière qu'au cours de l'exercice précédent.



D. F. Archer, F.C.A.
Vérificateur provincial

Toronto (Ontario),
le 24 juillet 1989

LA COMMISSION ONTARIENNE DE L'ASSURANCE-RÉCOLTE

BILAN AU 31 MARS 1989

ACTIF

1989	(en milliers)	1988	(en milliers)
45 897	Encaissé et placements à court terme.....	55 683	
695	Subventions au titre de primes et autres sommes à recevoir.....	397	
46 592		56 080	

PASSIF ET EXCÉDENT

1 344	Provisions pour indemnités impayées.....	318	
360	Primes perçues d'avance.....	465	
4 146	Primes comptabilisées d'avance.....	3 344	
15	Avances du ministère de l'Agriculture et de l'Alimentation.....	15	
5 865		4 142	
40 727	Excédent.....	51 938	
46 592		56 080	

Voir les notes afférentes aux états financiers.

Pour la Commission,

London, M.L.

Chairman

M.L. Delonghe

Member

Application du Programme d'assurance-récolte Canada-Ontario; Gestion des régimes d'assurance-récolte établis en vertu des règlements (notamment vente d'assurance, règlement des demandes d'indemnisation et comptabilité); Réalisation d'enquêtes et de projets de recherche portant sur l'assurance-récolte afin d'obtenir des statistiques pour les besoins de la Commission.

L'EXERCICE EN BREF

À la suite de la grande sécheresse qui a sévi au cours des mois de mai, juin et juillet 1988, toutes les régions de l'Ontario ont subi cette année-là des pertes de récolte considérables. La Commission ontarienne de l'assurance-récolte a versé plus de 55,7 millions de dollars d'indemnités dans le cadre du Programme d'assurance-récolte Canada-Ontario. Sa prime totale n'atteignant que 38,2 millions de dollars, la Commission a encouru un déficit technique de 17,5 millions de dollars. En 1988, la Commission a offert pour la première fois une protection pour le miel et le blé roux de printemps, portant à 52 le nombre total de récoltes assurables.

LE FINANCEMENT FÉDÉRAL-PROVINCIAL

Le gouvernement fédéral et le gouvernement de l'Ontario offrent l'aide financière suivante afin que les agriculteurs ontariens puissent obtenir le meilleur régime d'assurance-récolte, au coût le plus avantageux possible.

Le gouvernement du Canada verse la moitié des primes annuelles. Son apport s'est élevé 19 087 231 \$ en 1988-1989

Le gouvernement de l'Ontario assume les frais d'administration, qui ont totalisé 4 635 857 \$ en 1988-1989

Vingt-troisième rapport annuel

de la Commission ontarienne de l'assurance-récolte

pour l'exercice clos le 31 mars 1989

MEMBRES DE LA COMMISSION

(au 31 mars 1989)

GORDON HILL, président

KEITH PINDER, vice-président

HECTOR DELANGHE

ROBERT LEDUC

GERALD FREURE

PAT HOY

DAVE RAMER

RALPH BEAMER

OSCAR DELRUE

DIRECTION

KEITH PINDER

directeur général

WM.K. REGAN

adjoint au directeur général

M.J. TAGGART

Adjointe au directeur général (comptabilité)

DANIELA SCERNI

Secrétaire


Toronto (Ontario)
Le 31 juillet 1989

L'honorable Jack Riddell
Ministère de l'Agriculture et de L'Alimentation
Gouvernement de l'Ontario

Monsieur le Ministre,

J'ai l'honneur de vous présenter le rapport annuel de la Commission de l'assurance-récolte de l'Ontario pour l'exercice allant du 1^{er} avril 1988 au 31 mars 1989. Ce rapport comprend les états financiers de ladite Commission et le rapport du vérificateur provincial.

Veuillez agréer, Monsieur le Ministre, l'assurance de ma plus haute considération.



Le vice-président de la
Commission de
l'assurance - récolte
de l'Ontario

K. Pinder

CANADA-ONTARIO

Programme d'assurance-récolte

VINGT-TROISIÈME RAPPORT ANNUEL DE LA COMMISSION ONTARIENNE DE L'ASSURANCE-RÉCOLTE

*pour
l'exercice clos le 31 mars 1989*

Agriculture  Canada
Le ministère de l'Agriculture
et de l'Alimentation de l'Ontario 

CA20N

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Government
Publications

CANADA-ONTARIO Crop Insurance

TWENTY-FOURTH ANNUAL REPORT

THE CROP INSURANCE COMMISSION
OF ONTARIO



For
Fiscal Year Ended March 31, 1990



Agriculture
Canada



Ontario Ministry of
Agriculture and Food

Toronto, Ontario
July 09, 1990

To the Honourable David Ramsay, Minister
Ministry of Agriculture and Food
Province of Ontario

Sir:

I have the honour to submit herewith the annual report of the Crop Insurance Commission of Ontario for the period April 1, 1989 to March 31, 1990 including the financial statements for the Ontario Crop Insurance Fund and the report of the Provincial Auditor.

Respectfully Submitted,

A handwritten signature in dark ink, appearing to read 'K. Pinder', with a large, sweeping loop at the end.

K. Pinder, Vice Chairman
*The Crop Insurance Commission
of Ontario*

Twenty-Fourth Annual Report
of
The Crop Insurance Commission of Ontario
For Fiscal Year Ended March 31, 1990

COMMISSION MEMBERS

(as at March 31, 1990)

GORDON HILL, Chairman

KEITH PINDER, Vice Chairman

ROBERT LEDUC - Member

GERALD FREURE - Member

PAT HOY - Member

DAVE RAMER - Member

RALPH BEAMER - Member

OFFICERS

KEITH PINDER
General Manager

WM. K. REGAN
Assistant General Manager

DANIELA SCERNI
Secretary

THE CROP INSURANCE COMMISSIONS OF ONTARIO

RESPONSIBILITIES

- Administration of the Canada-Ontario Crop Insurance Program
- Administration of the Crop Insurance plans, established by regulations, including the functions of selling underwriting, claims adjustment, and accounting.
- Conducting surveys and research programs relating to Crop Insurance to obtain statistics for Commission purposes.

THE YEAR IN REVIEW

1989 was a landmark year for the Canada-Ontario Crop Insurance Program as over 52,000 contracts of insurance were sold. Overall participation increased by 48% over the previous year, with the most significant increases being in the forage, corn and soybean plans. The abnormal wet spring weather in Essex County and Haldimand-Norfolk Region resulted in an unusual number of reseeding claims and unseeded acreage claims being paid. With the dry summer in the rest of the province, the Crop Insurance Commission of Ontario paid \$36.8 million in indemnities under this program. As the total premium was \$53.0 million, the Commission obtained an underwriting gain of \$16.2 million.

FEDERAL-PROVINCIAL FINANCING

The Governments of Canada and Ontario provide the following financial support to the Crop Insurance Program:

The Government of Canada contributes 50% of the total premium required in the Canada-Ontario Crop Insurance Program. For 1989-1990, the Federal Government's share of this program was reduced by \$10.0 million to offset Ontario's contribution to the Canadian Crop Drought Assistance Program. The Federal Government contributed \$16.5 million to the Crop Insurance Program in 1989-1990.

The Government of Ontario pays the administrative costs for the program, which for 1989-1990 totalled \$6,857,829.

Starting with the 1990 crop year, the Governments of Canada and Ontario will each be contributing 25% of the total premiums and 50% of the administration costs.

THE CROP INSURANCE COMMISSION OF ONTARIO

BALANCE SHEET as at March 31, 1990

ASSETS

	1990 (\$000)	1989 (\$000)
Cash and short term investments.....	70,543	45,897
Accounts and premium subsidy receivable.....	927	695
	<u>71,470</u>	<u>46,592</u>

LIABILITIES AND SURPLUS

Provision for payment of unsettled indemnities.....	1,278	1,344
Premiums collected in advance.....	446	360
Unearned premiums.....	4,502	4,146
Advances from the Ministry of Agriculture and Food.....	15	15
	6,241	5,865
Surplus	<u>65,229</u>	<u>40,727</u>
	<u>71,470</u>	<u>46,592</u>

See accompanying notes to financial statements.

On behalf of the Commission:



Chairman



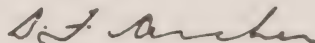
Member

THE CROP INSURANCE COMMISSION OF ONTARIO

AUDITOR'S REPORT

I have examined the balance sheet of The Crop Insurance Commission of Ontario as at March 31, 1990 and the statements of revenue and expenditure and surplus for the year then ended. My examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as I considered necessary in the circumstances.

In my opinion, these financial statements present fairly the financial position of the Commission as at March 31, 1990 and the results of its operations for the year then ended in accordance with the accounting policies described in note 1 to the financial statements applied on a basis consistent with that of the preceding year.



D.F. Archer, F.C.A.,
Provincial Auditor.

Toronto, Ontario,
July 3, 1990.

THE CROP INSURANCE COMMISSION OF ONTARIO

STATEMENT OF REVENUE AND EXPENDITURE for the year ended March 31, 1990

	1990 (\$000)	1989 (\$000)
REVENUE		
Crop Insurance Premiums:		
Premiums from insured producers.....	26,514	19,087
Premium subsidies from the Government of Canada (note 2).....	16,514	19,087
Premium subsidies from the Province (note 2).....	10,000	-
	<u>53,028</u>	<u>38,174</u>
Interest income	8,430	6,488
Administrative expenses paid by Province (note 3).....	<u>6,858</u>	<u>4,636</u>
	<u>68,316</u>	<u>49,298</u>
EXPENDITURE		
Indemnities	36,907	55,661
Administrative expenses (note 3).....	<u>6,858</u>	<u>4,636</u>
	<u>43,765</u>	<u>60,297</u>
Excess/(Deficiency) of revenue over expenditure	<u>24,551</u>	<u>(10,999)</u>

See accompanying notes to financial statements.

THE CROP INSURANCE COMMISSION OF ONTARIO

STATEMENT OF SURPLUS for the year ended March 31, 1990

	1990 (\$000)	1989 (\$000)
Balance, beginning of year	40,727	51,938
Adjustment to prior year's indemnity provision	(49)	(212)
	<u>40,678</u>	<u>51,726</u>
Excess/(Deficiency) of revenue over expenditure	<u>24,551</u>	<u>(10,999)</u>
Balance, end of year	<u>65,229</u>	<u>40,727</u>

See accompanying notes to financial statements.

THE CROP INSURANCE COMMISSION OF ONTARIO

NOTES TO FINANCIAL STATEMENTS

March 31, 1990

1. SIGNIFICANT ACCOUNTING POLICIES

a) Basis of accounting

The Commission's financial statements are prepared by management using the accrual basis of accounting except for administrative expenses which are recorded on the cash basis, modified to allow an additional thirty days to pay for goods and services pertaining to the fiscal year just ended.

b) Provisions for payment of unsettled indemnities

At the end of a fiscal year, the Commission estimates outstanding indemnities. In the subsequent year, any difference between the estimated and the actual indemnities is reflected in the statement of surplus and not in the statement of revenue and expenditure as the Commission feels the difference should not be reflected in the current year's operating results.

c) Premiums collected in advance

Premiums collected in advance represent premiums received for the insurance of various crops where the deadline for applying for insurance coverage occurs after March 31, 1990. This insurance may be cancelled by the insured prior to the deadline date and premiums refunded.

d) Unearned premiums

Unearned premiums represent premiums received for winter wheat and fruit crops. The harvesting of these crops and the payment of indemnities occurs subsequent to March 31, 1990. However, the deadline date for applying for insurance coverage occurs prior to year end, and accordingly, the insurance cannot be cancelled and no premiums will be refunded.

2. CANADA - ONTARIO PREMIUM SUBSIDIES

On March 30, 1990, the Province signed an agreement with the Federal Government requiring the Province to share in the costs of the Canadian Crop Drought Assistance Program. The Province must contribute to the Program, over a two year period, a sum equal to 25 per cent of the payments to Ontario farmers.

This agreement allows Canada to deduct, from its premium subsidies payable to the Commission, the Province's portion of the above costs. Accordingly, in the current year, Canada withheld \$10 million from its premium subsidies, which was then paid by the Province.

3. ADMINISTRATIVE EXPENSES

Salaries, benefits and other administrative expenses of the Commission are absorbed by the Ministry of Agriculture and Food and are included in the statement of revenue and expenditure.

4. REMUNERATION OF APPOINTEES

Total remuneration of the members of the Commission was \$36,739 during the 1990 fiscal year.

THE CROP INSURANCE COMMISSION OF ONTARIO

SCHEDULE OF ADMINISTRATIVE EXPENSES for the year ended March 31, 1990

	<u>1990</u>	<u>1989</u>
	\$	\$
Salaries.....	1,620,509	1,417,559
Commissions and fees - agents.....	2,176,565	1,369,089
Fees and expenses - adjusters.....	1,070,701	941,900
Data processing	986,493	437,224
Printing and stationery	178,092	97,475
Telephone and postage	47,742	40,650
Automobile expenses.....	53,830	38,671
Advertising and publicity	51,282	58,082
Travelling expenses	58,179	37,288
Meetings and staff training	84,136	54,124
Members' allowances and expenses	56,349	38,536
Professional services	88,651	6,246
Fees and expenses - arbitration board	14,198	17,246
Miscellaneous supplies and services	39,900	13,174
Equipment and furniture purchase.....	331,202	68,593
Review committee.	-	-
	<u>6,857,829</u>	<u>4,635,857</u>

GROWTH OF THE CANADA - ONTARIO CROP INSURANCE (as at March 31, 1990)

CROP	Contracts at Risk								Total Subsidized Premium \$	Total Claims Paid \$	Gain or Loss \$	Loss Ratio %
	80/81	81/82	82/83	83/84	84/85	85/86	86/87	87/88	88/89	89/90		
Apple Tree	-	-	-	24	15	15	17	19	18	19	106,149	40.99
Apples	341	338	327	327	323	320	332	339	338	353	1,831,492	90.43
Asparagus	-	-	-	-	2	5	14	10	10	11	11,145	57.51
Black Tobacco	52	40	26	45	103	88	87	108	98	87	357,079	54.49
Broccoli	-	-	-	6	7	10	11	13	9	7	(51,519)	125.77
Burley Tobacco	169	166	223	267	236	-	-	91	-	-	677,761	106.51
Cabbage	-	14	18	22	22	14	10	20	17	22	144,647	99.03
Canola	-	-	-	-	138	249	358	157	208	217	1,336,921	98.18
Carrots	-	23	29	27	34	25	30	48	50	50	1,943,291	158.68
Cauliflower	-	12	25	34	31	29	24	36	27	30	583,815	116.32
Celery	-	-	4	7	4	2	4	4	4	5	97,205	128.98
Coloured Beans	294	395	198	102	169	183	217	233	171	244	3,675,342	96.24
Corn	6,290	6,409	6,181	6,288	6,884	6,852	6,358	6,922	7,307	10,166	70,812,719	80.18
Cucumbers	-	69	91	98	98	93	109	108	91	94	420,205	71.46
Flue-Cured Tobacco	2,842	2,762	2,444	2,486	2,179	2,017	1,664	1,551	1,397	1,443	139,084,547	101.37
Forage	1,609	1,525	1,317	1,361	1,155	1,196	1,200	1,407	1,731	6,970	15,927,645	114.32
Grapes	193	194	218	235	240	241	235	248	254	226	5,443,047	76.05
Green Peas	447	428	451	406	401	427	338	343	410	352	10,098,541	123.51
Green & Wax Beans	89	86	84	82	67	62	59	80	63	74	2,458,098	104.03
Greenhouse Cucumbers	-	-	-	-	-	-	-	-	-	15	33,461	0.00
Greenhouse Tomatoes	-	-	-	-	-	-	-	-	-	32	124,630	0.00
Honey	-	-	-	-	-	-	-	-	26	23	54,231	31.00
Lettuce	-	-	-	-	-	-	-	-	8	6	107,760	110.60
Lima Beans	30	31	33	26	25	23	26	29	23	20	804,575	100.24
New Forage Seeding	2,260	2,059	2,074	2,369	2,310	2,326	2,454	2,925	3,355	4,001	4,492,040	103.66
Parsnips	-	-	-	10	6	3	2	1	1	2	63,364	164.87
Peaches	54	46	63	78	82	81	79	75	73	73	3,813,173	108.55
Peanuts	-	-	-	15	9	2	2	17	21	6	14,142	11.93
Pears	105	104	103	106	110	104	99	103	106	100	934,762	70.31
Peppers	34	61	68	98	87	71	103	130	80	79	1,048,139	82.26
Plums	43	42	39	41	37	37	32	33	31	30	385,030	110.26

GROWTH OF THE CANADA - ONTARIO CROP INSURANCE (as at March 31, 1990)

CROP	Contracts at Risk										Total Subsidized Premium \$	Total Claims Paid \$	Gain or Loss \$	Loss Ratio %
	80/81	81/82	82/83	83/84	84/85	85/86	86/87	87/88	88/89	89/90				
Popping Corn	-	44	8	4	5	15	9	10	13	29	212,624	318,305	(105,681)	149.70
Potatoes	-	34	41	51	53	54	39	65	66	85	2,309,752	3,312,363	(1,002,611)	143.41
Pumpkin & Squash	-	7	7	13	15	9	10	12	23	19	51,406	43,124	8,282	83.89
Red Beets	10	7	5	4	3	3	3	3	3	2	11,968	61,816	50,152	55.21
Red Spring Wheat	-	-	-	-	-	-	-	-	199	169	272,563	185,610	86,953	68.10
Rutabagas	-	19	13	10	7	7	29	32	18	19	592,695	725,111	(132,416)	122.34
Seed Corn	327	427	431	349	542	593	487	402	411	556	9,321,845	8,610,084	711,761	92.36
Seed Onions	24	48	51	47	53	48	52	58	59	58	1,770,987	1,807,150	(36,163)	102.04
Set Onions	13	16	14	11	11	7	12	13	5	2	170,329	222,551	(52,222)	130.66
Sour Cherries	83	85	83	82	84	77	76	71	60	54	1,895,021	1,780,494	114,527	93.96
Soybeans	2,517	2,830	3,821	4,294	5,366	5,486	5,207	5,908	7,459	9,073	46,311,632	37,381,235	8,930,397	80.72
Spanish Onions	-	9	9	8	16	18	21	18	15	17	455,066	370,181	84,885	81.35
Spring Grain	4,526	4,263	4,607	4,377	4,143	4,330	4,161	4,685	4,223	5,639	24,240,361	21,431,949	2,808,412	88.41
St New Seeding	-	-	-	-	-	-	-	-	-	1847	333,877	557,610	(223,733)	167.01
Strawberries	-	4	12	24	36	42	38	40	36	32	548,640	564,280	(15,640)	102.85
Sunflowers	-	-	-	-	-	-	-	22	15	23	57,369	28,690	28,679	50.01
Sweet Cherries	57	56	58	52	52	46	43	34	29	26	539,721	642,858	(103,137)	119.11
Sweet Corn	452	446	428	447	436	383	333	325	354	339	7,188,572	7,523,267	(334,695)	104.66
Sweet Corn (Fresh)	-	11	16	38	28	28	28	36	35	36	315,397	341,044	(25,647)	108.13
Tomatoes	986	956	951	863	815	648	583	588	537	469	25,345,279	21,874,276	3,471,003	86.31
Tomatoes (Fresh)	-	9	28	59	51	59	49	67	53	58	774,254	835,880	(61,626)	107.96
White Beans	1,293	1,561	1,618	1,100	1,257	1,433	1,550	2,008	1,490	1,793	23,386,164	25,113,877	(1,727,713)	107.39
Winter Wheat	2,922	2,963	3,073	4,301	4,450	4,223	4,988	3,630	6,380	6,966	21,961,363	15,738,631	6,222,732	71.67
Inactive Plans	-	-	-	-	-	-	-	-	-	-	516,095	1,221,319	(705,224)	236.65
Totals	28,062	28,599	29,304	30,694	32,197	31,991	31,590	33,085	37,590	52,068	466,605,900	433,154,677	33,451,223	92.83

Contracts at Risk:

72/73: 8,246 73/74: 13,208 74/75: 18,555 75/76: 22,740 76/77: 23,535 77/78: 26,712 78/79: 28,159 79-80: 28,659

CANADA ONTARIO CROP INSURANCE PROGRAM SUMMARY OF SALES & CLAIMS EXPERIENCE BY CROP
(as at March 31, 1990)

Crop	Contracts At Risk	Acreage Insured	Amount of Insurance \$	Total Premium \$	No. of Claims	Claim Amount \$	Loss or Gain \$	Contracts		Loss		Premiums	
								%		%		%	
Apple Tree	19	20	951,540	19,207	0	0	19,207		0		0		0
Apples	353	11,245	17,276,586	2,578,240	160	2,277,239	301,001		45		88		88
Asparagus	11	140	82,465	4,219	3	2,945	1,274		27		70		70
Black Tobacco	87	931	1,332,933	121,056	5	2,959	118,097		6		2		2
Broccoli	7	240	150,100	41,341	4	25,139	16,202		57		61		61
Cabbage	22	613	427,225	42,922	6	14,141	28,781		27		33		33
Canola	217	15,468	1,639,318	236,497	82	196,993	39,504		38		83		83
Carrots	50	1,359	1,904,071	257,236	14	109,862	147,374		28		43		43
Cauliflower	30	481	472,362	123,429	15	142,426	(18,997)		50		115		115
Celery	5	86	136,260	22,777	3	20,766	2,011		60		91		91
Coloured Beans	244	12,486	2,372,675	363,705	69	186,488	177,217		28		51		51
Corn	10,166	892,461	192,135,792	8,461,272	2,327	8,873,709	(412,437)		23		105		105
Cucumbers	94	1,086	729,750	65,287	22	50,070	15,217		23		77		77
Flue-cured Tobacco	1,443	71,822	142,453,590	12,115,093	210	1,983,230	10,131,863		15		16		16
Forage	6,970	939,615	56,003,689	4,614,489	1,687	1,906,131	2,708,358		24		41		41
Grapes	226	7,298	8,376,151	525,315	66	417,075	108,240		29		79		79
Green Peas	352	16,119	6,346,446	884,304	136	924,213	(39,909)		39		105		105
Green & Wax Beans	74	4,213	1,682,953	320,150	45	340,222	(20,072)		61		106		106
Greenhouse Cucumbers	15	8,753	1,856,828	33,461	0	0	33,461		0		0		0
Greenhouse Tomatoes	32	27,453	6,173,312	124,630	0	0	124,630		0		0		0
Honey	23	8,897	332,637	41,878	3	1,957	39,921		13		5		5
Lettuce	6	114	100,170	18,606	3	33,450	(14,844)		50		180		180
Lima Beans	20	1,007	394,260	76,494	10	55,881	20,613		50		73		73
Pt New Seeding	4,001	106,047	7,041,854	639,557	597	674,475	(34,918)		15		105		105
Parsnips	2	18	14,772	3,592	1	4,752	(1,160)		50		132		132
Peaches	73	1,336	2,388,692	382,482	29	361,291	21,191		40		94		94
Peanuts	6	165	69,785	4,183	3	8,058	(3,875)		50		193		193
Pears	100	1,112	1,049,490	165,032	18	34,520	130,512		18		21		21
Peppers	79	1,287	869,858	191,439	32	136,679	54,760		41		71		71
Plums	30	183	145,032	34,137	13	54,045	(19,908)		43		158		158

CANADA ONTARIO CROP INSURANCE PROGRAM SUMMARY OF SALES & CLAIMS EXPERIENCE BY CROP
(as at March 31, 1990)

Crop	Contracts At Risk	Acreage Insured	Amount of Insurance \$	Total Premium \$	No. of Claims	Claim Amount	Loss or		Loss	
							Gain	\$	Contracts	Premiums
									%	%
Popping Corn	29	1,167	244,114	46,348	10	28,502	17,846		34	61
Potatoes	85	5,223	4,154,321	427,922	41	798,620	(370,698)		48	187
Pumpkin & Squash	19	429	130,595	6,920	6	8,020	(1,100)		32	116
Red Beets	2	51	31,890	1,224	0	0	1,224		0	0
Red Spring Wheat	169	8,987	1,028,723	125,858	52	75,400	50,458		31	60
Rutabagas	19	714	495,462	85,020	7	19,582	65,438		37	23
Seed Corn	556	36,910	17,694,673	966,201	76	562,454	403,747		14	58
Seed Onions	58	1,729	2,975,079	306,981	16	144,892	162,089		28	47
Set Onions	2	28	27,889	4,480	1	2,367	2,113		50	53
Sour Cherries	54	968	860,074	174,597	8	17,430	157,167		15	10
Soybeans	9,073	819,343	153,076,025	7,218,155	2,613	7,386,714	(168,559)		29	102
Spanish Onions	17	267	482,138	82,678	2	11,250	71,428		12	14
Spring Grain	5,639	245,965	18,829,858	2,369,754	1,595	1,680,622	689,132		28	71
St New Seeding	1,847	82,736	2,734,108	333,877	646	557,610	(223,733)		35	167
Strawberries	32	292	466,788	104,740	8	30,794	73,946		25	29
Sunflowers	23	1,374	306,865	30,245	3	6,371	23,874		13	21
Sweet Cherries	26	102	83,610	22,345	13	29,560	(7,215)		50	132
Sweet Corn	339	24,374	7,165,820	703,692	92	599,291	104,401		27	85
Sweet Corn (Fresh)	36	841	336,636	58,715	10	24,804	33,911		28	42
Tomatoes	469	27,927	38,233,954	1,824,524	100	2,353,607	(529,083)		21	129
Tomatoes (Fresh)	58	536	801,692	157,865	27	102,066	55,799		47	65
White Beans	1,793	83,781	17,592,013	2,747,068	483	968,886	1,778,182		27	35
Winter Wheat	6,966	340,922	53,117,794	2,716,929	1,852	2,655,357	61,572		27	98
Province Total	52,068	3,816,720	775,780,714	53,028,168	13,224	36,902,915	16,125,253		25	70

1990-1991 Production Results
Winter Wheat

3,316,368

63,419,229

439,782

8,048

TABLEAU, PAR CULTURE, DES RISQUES PRIS EN CHARGE ET DES DEMANDES
D'INDEMNISATION PRÉSENTÉES DANS LE CADRE DU PROGRAMME D'ASSURANCE-RÉCOLTE CANADA-ONTARIO
(au 31 mars 1990)

CULTURES	Risques Pris en charge	Superficie Assurée (Acres)	Montant D'Assurance \$	Total Des primes \$	Nombre de demandes D'indemnisation	Indemnités Versées	Pertes ou Profits \$	Pertes Risques %	Primes %
Mel	23	8 897	332 637	41 878	3	1 957	39 921	13	5
Oignons des semis	58	1 729	2 975 079	306 981	16	144 892	162 089	28	47
Oignons espagnols	17	267	482 138	82 678	2	11 250	71 428	12	14
Painais	2	18	14 772	3 592	1	4 752	(1 160)	50	132
Pêches	73	1 336	2 388 692	382 482	29	361 291	21 191	40	94
Petits pois	352	16 119	6 346 446	884 304	136	924 213	(39 909)	39	105
Poires	100	1 112	1 049 490	165 032	18	34 520	130 512	18	21
Poisvrons	79	1 287	869 857	191 439	32	136 679	54 760	41	71
Pommes	353	11 245	17 276 586	2 578 240	160	2 277 239	301 001	45	88
Pommiers	19	20	951 540	19 207	-	-	19 207	-	0
Pommes de terre	85	5 223	4 154 321	427 922	41	798 620	(370 698)	48	187
Prunes	30	183	145 032	34 137	13	54 045	(19 908)	43	158
Raisins	226	7 298	8 376 151	525 315	66	417 075	108 240	29	79
Régime d'ensemencement de base	1 847	82 736	2 734 108	333 837	646	557 610	(223 733)	35	167
Régime d'ensemencement supérieur	4 001	106 047	7 041 854	639 557	597	674 475	(34 918)	15	105
Rutabagas	19	714	495 462	85 020	7	19 582	65 438	37	23
Soya	9 073	819 343	153 076 025	7 218 155	2 613	7 386 714	(168 559)	29	102
Tabac jaune	1 443	71 822	142 453 550	12 115 093	210	1 983 230	10 131 863	15	16
Tabac noir	87	931	1 332 933	121 056	5	2 959	118 097	6	2
Tomates	469	27 927	38 233 954	1 824 524	100	2 353 607	(529 083)	21	129
Tomates (fraîches)	58	536	801 692	157 865	27	102 066	55 799	47	65
Tomates de serre	32	27 453	6 173 312	124 630	-	-	124 630	-	-
Tournesol	23	1 374	306 865	30 245	3	6 371	23 874	13	21
Apport Total De L'Ontario	52 068	3 816 720	775 780 714	53 028 168	13 224	36 902 915	16 125 253	25	70

Ble d'hiver
produit en 1990-1991

8 048 439 782 63 419 229 3 316 368

**TABLEAU. PAR CULTURE, DES RISQUES PRIS EN CHARGE ET DES DEMANDES
D'INDEMNISATION PRÉSENTÉES DANS LE CADRE DU PROGRAMME D'ASSURANCE-RÉCOLTE CANADA-ONTARIO
(au 31 mars 1990)**

CULTURES	Risques Pris en charge	Superficie Assurée (Acres)	Montant D'Assurance \$	Total Des primes \$	Nombre de demandes D'indemnisation	Indemnités Versées	Pertes ou Profits \$	Pertes	
								Risques %	Primes %
Arachides	6	165	69 785	4 183	3	8 056	(3 875)	50	193
Asperges	11	140	82 465	4 219	3	2 945	1 274	27	70
Betteraves	2	51	31 890	1 224	-	-	1 224	0	0
Blé d'hiver	6 966	340 922	53 117 794	2 716 929	1 852	2 655 357	61 572	27	98
Blé roux de printemps	169	8 987	1 028 723	125 858	52	75 400	50 458	31	60
Brocoli	7	240	150 100	41 341	4	25 139	16 202	57	61
Bulbes d'oignons	2	28	27 889	4 480	1	2 367	2 113	50	53
Canola	217	15 468	1 639 318	236 497	82	196 993	39 504	38	83
Carottes	50	1 359	1 904 071	257 236	14	109 862	147 374	28	43
Céleri	5	86	136 260	22 777	3	20 766	2 011	60	91
Céréales de printemps	5 639	245 965	18 829 858	2 369 754	1 595	1 680 622	689 132	28	71
Cerises aigres	54	968	860 074	174 597	8	17 430	157 167	15	10
Cerises douces	26	102	83 610	22 345	13	29 560	(7 215)	50	132
Choux	22	613	427 225	42 922	6	14 141	28 781	27	33
Chou-fleur	30	481	472 361	123 429	15	142 426	(18 997)	50	115
Citrouilles et courges	19	429	130 595	6 920	6	8 020	(1 100)	32	116
Concombres	94	1 086	729 750	65 287	22	50 070	15 217	23	77
Concombres de serre	15	8 753	1 856 828	33 461	-	-	33 461	-	-
Fèves blanches	1 793	83 781	17 592 013	2 747 068	483	968 886	1 778 182	27	35
Fourrage	6 970	939 615	56 003 669	4 614 489	1 687	1 906 131	2 708 358	24	41
Fraises	32	292	466 787	104 740	8	30 794	73 946	25	29
Haricots colorés	244	12 486	2 372 675	363 705	69	186 488	177 217	28	51
Haricots de Lima	20	1 007	394 260	76 494	10	55 881	20 613	50	73
Haricots verts et jaunes	74	4 212	1 682 953	320 150	45	340 222	(20 072)	61	106
Laïtue	6	114	100 170	18 606	3	33 450	(14 844)	50	180
Mais	10 166	892 461	192 135 792	8 461 272	2 327	8 873 709	(412 437)	23	105
Mais à éclater	29	1 167	244 114	46 348	10	28 502	17 846	34	61
Mais de semence	556	36 910	17 694 673	966 201	76	562 454	403 747	14	58
Mais sucré	339	24 374	7 165 820	703 692	92	599 291	104 401	27	85
Mais sucré (trans)	36	841	336 636	58 715	10	24 804	33 911	28	42

EVOLUTION DU PROGRAMME D'ASSURANCE - RÉCOLTE CANADA - ONTARIO
(au 31 mars 1990)

Cultures	Risques pris en charge										Total		Total des		Profits au		Coeff. de
	80/81	81/82	82/83	83/84	84/85	85/86	86/87	87/88	88/89	89/90	Des primes Subventionées	\$	demandes D'indemnisation	\$	Pertes	\$	Perte
Oignons de semis	24	48	51	47	53	48	52	58	59	58	1 770 987		1 807 150	(36 163)			102.04
Oignons espagnols	-	9	9	8	16	18	21	18	15	17	455 066		370 181	84 885			81.35
Panais	-	-	10	6	3	3	2	1	1	2	38 433		63 364	(24 931)			164.87
Pêches	54	46	63	78	82	81	79	75	73	73	3 512 862		3 813 173	(300 311)			108.55
Petits pois	447	428	451	406	401	427	338	343	410	352	8 176 256		10 098 541	(1 922 285)			123.51
Poires	105	104	103	106	110	104	99	103	106	100	1 329 488		934 762	394 726			70.31
Poivrons	34	61	68	98	87	71	103	130	80	79	1 274 187		1 048 139	226 048			82.26
Pommes	341	338	327	327	323	320	332	339	338	353	19 133 634		17 302 142	1 831 492			90.43
Pommes de terre	-	34	41	51	53	54	39	65	66	85	2 309 752		3 312 363	(1 002 611)			143.41
Pommiers	-	-	-	24	15	15	17	19	18	19	179 874		73 725	106 149			40.99
Pruniers	43	42	39	41	37	37	32	33	31	30	349 198		386 030	(35 832)			110.26
Prunus	193	194	218	235	240	241	235	248	254	226	7 157 221		5 443 047	1 714 174			76.05
Raisins	-	-	-	-	-	-	-	-	-	-	-		-	-			-
Régime d'ensemencement supérieur	2 260	2 059	2 074	2 369	2 310	2 326	2 454	2 925	3 535	4 001	4 333 267		4 492 040	(158 773)			103.66
Régime d'ensemencement de base	-	-	-	-	-	-	-	-	-	-	333 877		557 610	(223 733)			167.01
Rutabagas	-	19	13	10	7	7	29	32	18	19	592 695		725 111	(132 416)			122.34
Soya	2 517	2 830	3 821	4 294	5 366	5 486	5 207	5 908	7 459	9 073	46 311 632		37 381 235	8 930 397			80.72
Tabac jaune	2 842	2 762	2 444	2 486	2 179	2 017	1 664	1 551	1 397	1 443	137 208 590		139 084 547	(1 876 157)			101.37
Tabac noir	52	40	26	45	103	88	87	108	98	87	784 555		427 476	357 079			54.49
Tomates	966	956	951	863	815	648	563	588	537	469	25 345 279		21 874 276	3 471 003			86.31
Tomates de serre	-	-	-	-	-	-	-	-	-	-	124 630		-	124 630			0.00
Tomates (fraisches)	-	9	28	59	51	59	49	67	53	58	774 254		835 680	(61 626)			107.96
Tournesol	-	-	-	-	-	-	-	22	15	23	57 369		28 690	28 679			50.01
Régimes ayant pris fin	-	-	-	-	-	-	-	-	-	-	516 095		1 221 319	(705 224)			236.65
Totals	28 062	28 599	29 304	30 694	32 197	31 991	31 590	33 085	37 590	52 068	466 605 900		433 154 677	33 451 223			92.83

Risques Pris En Charge: 73/74: 13 208 74/75: 18 555 75/76: 22 740 76/77: 23 535 77/78: 26 712 78/79: 28 159 79/80: 28 659
72/73: 8 246

ÉVOLUTION DU PROGRAMME D'ASSURANCE-RÉCOLTE CANADA-ONTARIO
(au 31 mars 1990)

Cultures	Risques pris en charge										Total		Total des		Profits au		Coef. de
	80/81	81/82	82/83	83/84	84/85	85/86	86/87	87/88	88/89	89/90	Des primes Subventionnées	\$	demandes D'indemnisation	\$	Pertes	Perte	
Arachides	-	-	-	15	9	2	2	17	21	6	118 506		14 142	104 364		11,93	
Asperges	-	-	-	-	2	5	14	10	10	11	26 232		15 087	11 145		57,51	
Betteraves	10	7	5	4	3	3	3	3	3	2	111 968		61 816	50 152		55,21	
Blé d'hiver	2 922	2 963	3 073	4 301	4 450	4 223	4 988	3 630	6 380	6 966	21 961 363		15 738 631	6 222 732		71,67	
Blé roux de printemps	-	-	-	-	-	-	-	-	199	169	272 563		185 610	86 953		68,10	
Brocoli	-	-	-	6	7	10	11	13	9	7	199 929		251 448	(51 519)		125,77	
Bulbes d'oignons	13	16	14	11	11	7	12	13	5	2	170 329		222 551	(52 222)		130,66	
Burley	169	166	223	267	236	-	-	91	-	-	636 329		677 761	(41 432)		106,51	
Canola	-	-	-	-	138	249	358	157	208	217	1 361 735		1 336 921	24 814		98,18	
Carottes	-	23	29	27	34	25	30	48	50	50	1 224 685		1 943 291	(718 606)		158,68	
Celeri	-	-	4	7	4	2	4	4	4	5	75 363		97 205	(21 842)		128,98	
Céréales de printemps	4 526	4 263	4 607	4 377	4 143	4 330	4 161	4 685	4 223	5 639	24 240 361		21 431 949	2 808 412		88,41	
Cerises aigres	83	85	83	82	84	77	76	71	60	54	1 895 021		1 780 494	114 527		93,96	
Cerises douces	57	56	58	52	52	46	43	34	29	26	539 721		642 858	(103 137)		119,11	
Choux	-	14	18	22	22	14	10	20	17	22	146 060		144 647	1 413		99,03	
Chou-fleur	-	12	25	34	31	29	24	36	27	30	501 918		583 815	(81 897)		116,32	
Citrouilles et courges	-	7	7	13	15	9	10	12	23	19	51 406		43 124	8 282		83,89	
Concombres	-	69	91	98	98	93	109	108	91	94	588 023		420 205	167 818		71,46	
Concombres de Serre	-	-	-	-	-	-	-	-	-	15	33 461		-	33 461		0,00	
Fèves blanches	1 293	1 561	1 618	1 100	1 257	1 433	1 550	2 008	1 490	1 793	23 386 164		25 113 877	(1 727 713)		107,39	
Fourrage	1 609	1 525	1 317	1 361	1 155	1 196	1 200	1 407	1 731	6 970	13 932 777		15 927 645	(1 994 868)		114,32	
Fraises	-	4	12	24	36	42	38	40	36	32	548 640		564 280	(15 640)		102,85	
Haricots colorés	294	395	198	102	169	183	217	233	171	244	3 819 042		3 675 342	143 700		96,24	
Haricots de Lima	30	31	33	26	25	23	26	29	23	20	804 575		806 535	(1 960)		100,24	
Haricots verts et jaunes	89	86	84	82	67	62	59	80	63	74	2 362 827		2 458 098	(95 271)		104,03	
Laitue	-	-	4	4	3	7	8	8	8	6	97 433		107 760	(10 327)		110,60	
Mais	6 290	6 409	6 181	6 288	6 884	6 852	6 358	6 922	7 307	10 166	88 313 434		70 812 719	17 500 715		80,18	
Mais à écaler	-	44	8	4	5	15	9	10	13	29	212 624		318 305	(105 681)		149,70	
Mais de semence	327	427	431	349	542	593	487	402	411	556	9 321 845		8 610 084	711 761		92,36	
Mais sucré	452	446	428	447	436	383	333	325	354	339	7 188 572		7 523 287	(334 695)		104,66	
Mais sucré (frais)	-	11	16	38	28	28	28	36	35	36	315 397		341 044	(25 647)		108,13	
Miel	-	-	-	-	-	-	-	-	-	26	78 596		24 365	54 231		31,00	

ÉTAT DES FRAIS D'ADMINISTRATION
pour l'exercice clos le 31 mars 1990

1990	1989
\$	\$
1 620 509	1 417 559
Salaries.....	
2 176 565	1 369 089
Commissions et honoraires - agents.....	
1 070 701	941 900
Frais et honoraires - experts.....	
986 493	437 224
Traitement des données.....	
1 778 092	97 475
Impression et fournitures de bureau	
47 742	40 650
Frais de téléphone et d'affranchissement	
53 830	38 671
Frais de voiture.....	
51 282	58 082
Publicité.....	
58 179	37 288
Frais et honoraires de déplacement	
84 136	54 124
Réunions et formation professionnelle	
56 349	38 536
Indem. des membres de la Commission et frais divers.....	
88 651	6 246
Services professionnels	
14 198	17 246
Frais et honoraires de la commission d'arbitrage	
39 900	13 174
Fournitures et services divers.....	
331 202	68 593
Achat de matériel et de mobilier.....	
6 857 829	4 635 857

2. SUBVENTIONS AU TITRE DES PRIMES CANADA-ONTARIO (Suite)

le gouvernement du Canada a réduit ses subventions au titre des primes de 10 millions de dollars, qui ont été payés par le gouvernement provincial

3. FRAIS D'ADMINISTRATION

Les traitements, les avantages sociaux et les autres frais d'administration de la Commission sont pris en charge par le ministère de l'Agriculture et de l'Alimentation et figurent dans l'État des recettes et des dépenses.

4. RÉMUNÉRATION DES MEMBRES

La rémunération des membres de la Commission, pour l'exercice 1990 totalise 36 739 \$.

LA COMMISSION ONTARIENNE DE L'ASSURANCE-RÉCOLTE NOTES AFFÉRENTES AUX ÉTATS FINANCIERS le 31 mars 1990

1. PRINCIPALES CONVENTIONS COMPTABLES

a) Traitement comptable

Les états financiers de la Commission sont préparés selon la méthode de la comptabilité d'exercice, sauf en ce qui concerne les frais d'administration qui sont comptabilisés selon la méthode de la comptabilité de caisse modifiée de façon à accorder 30 jours supplémentaires pour le paiement des biens et des services se rapportant à l'exercice écoulé.

b) Provisions pour indemnités impayées

À la fin de chaque exercice, la Commission évalue le montant des demandes d'indemnités encore à régler. Par la suite, toute différence entre cette estimation et le montant des indemnités effectivement versées est inscrite dans l'État de l'excédent, et non dans l'État des recettes et des dépenses; en effet, la Commission estime que ce montant ne doit pas figurer dans les résultats de fonctionnement de l'exercice en cours.

c) Primes perçues d'avance

Il s'agit des primes perçues d'avance pour l'assurance de diverses récoltes lorsque la date limite de demande d'assurance est après le 31 mars 1990. La Commission autorise les assurés à annuler leur contrat avant cette date limite et leur rembourser alors le montant de la prime.

d) Primes comptabilisées d'avance

Il s'agit des primes perçues au titre de l'assurance des récoltes de blé d'hiver et de fruits. Ces produits étant récoltés après le 31 mars 1990, les indemnités afférentes sont versées après la clôture de l'exercice. Toutefois, les demandes d'assurance doivent être présentées avant la clôture des comptes et, par conséquent, les contrats ne peuvent être annulés et la Commission ne rembourser aucune prime.

2. SUBVENTIONS AU TITRE DES PRIMES CANADA-ONTARIO

Le 30 mars 1990, le gouvernement provincial a signé une entente avec le gouvernement fédéral en vertu de laquelle le gouvernement provincial doit partager les coûts du Programme Canadien d'aide aux agriculteurs victimes de la sécheresse. Dans le cadre de ce programme, le gouvernement provincial devra contribuer pendant deux ans un montant équivalant à 25 pour 100 des paiements versés aux agriculteurs de l'Ontario.

En vertu de cette entente, le gouvernement du Canada peut déduire la part des coûts payés par le gouvernement provincial des subventions au titre des primes payables à la Commission. Par conséquent, pour le présent exercice,

LA COMMISSION ONTARIENNE DE L'ASSURANCE-RÉCOLTE

ÉTAT DE L'EXCÉDENT pour l'exercice clos le 31 mars 1990

1990	(en milliers)	de dollars	1989	(en milliers)	de dollars
40 727	.....	Solde au début de l'exercice	51 938		
		Redressement de la provision pour indemnités			
(49)	.....	de l'exercice précédent	(212)		
40 678			51 726		
24 551	.....	(Déficit) Excédent des recettes sur les dépenses	(10 999)		
65 229	.....	Solde à la fin de l'exercice	40 727		

Voir les notes afférentes aux états financiers.

LA COMMISSION ONTARIENNE DE L'ASSURANCE-RÉCOLTE

ÉTAT DES RECETTES ET DES DÉPENSES

pour l'exercice clos le 31 mars 1990

1989
(en milliers)
de dollars

RECETTES

Primes d'assurance-récolte :

19 087	Primes versées par des particuliers assurés.....	26 514
19 087	Subventions du gouvernement du Canada au titre de primes (note 2).....	16 514
19 087	Subventions du gouvernement de l'Ontario (note 2).....	10 000

38 174	Intérêts créditeurs.....	53 028
6 488	Frais d'administration assumés par la province (note 3).....	6 858
4 636		68 316

DÉPENSES

55 661	Indemnités.....	36 907
4 636	Frais d'administration (note 3).....	6 858
60 297		43 765

(10 999)	(Déficit) Excédent des recettes sur les dépenses.....	24 551
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Voir les notes afférentes aux états financiers.

RAPPORT DU VÉRIFICATEUR

J'ai vérifié le bilan de la Commission de l'assurance-récolte de l'Ontario au 31 mars 1990 et l'Etat des recettes et des dépenses ainsi que l'excédent pour l'exercice terminé à cette date. Ma vérification a été effectuée conformément aux normes de vérification généralement reconnues, et a comporté par conséquent les sondages et autres procédés que j'ai jugés nécessaires dans les circonstances.

À mon avis, ces états financiers présentent fidèlement la situation financière de la Commission au 31 mars 1990 ainsi que les résultats de son fonctionnement pour l'exercice écoulé, selon les principes comptables énoncés dans la note 1 afférente aux états financiers, appliqués de la même manière qu'au cours de l'exercice précédent.

Toronto (Ontario),
le 3 juillet 1990


D.F. Archer, F.C.A.
Vérificateur provincial

BILAN AU 31 MARS 1990

ACTIF

1990 (en milliers de dollars)	1989 (en milliers de dollars)
1990	1989

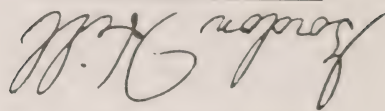
Encaisse et placements à court terme.....	70 543	45 897
Subventions au titre de primes et autres sommes à recevoir.....	927	695

PASSIF ET EXCÉDENT

Provision pour indemnités impayées.....	1 278	1 344
Primes perçues d'avance.....	446	360
Primes comptabilisées d'avance.....	4 502	4 146
Avances du ministère de l'Agriculture et de l'Alimentation.....	15	15
Excédent	65 229	40 727
	71 470	46 592

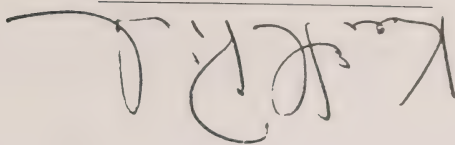
Voir les notes afférentes aux états financiers.

Pour la Commission:



Chairman

Member



MANDAT:

Application du Programme d'assurance-récolte Canada-Ontario; Gestion des régimes d'assurance-récolte établis en vertu des règlements (notamment vente d'assurance, règlement des demandes d'indemnisation et compatibilité); Réalisation d'enquêtes et de projets de recherche portant sur l'assurance-récolte afin d'obtenir des statistiques pour les besoins de la Commission.

L'EXERCICE EN BREF

Le Programme d'assurance-récolte Canada-Ontario a connu une année remarquable en 1989 car plus de 52 000 contrats d'assurance ont été vendus. La participation générale s'est accrue de 48 pour 100 par rapport à l'année précédente, les augmentations étant enregistrées surtout pour les plans couvrant le fourrage, le maïs et le soya. Le climat printanier anormalement pluvieux dans le comté d'Essex et la région de Haldimand-Norfolk a entraîné une hausse du nombre de demandes d'indemnité pour les terres réensemencées et non ensemencées. En raison de l'été sec qui a prévalu dans le reste de la province, la Commission de l'assurance-récolte de l'Ontario a payé 36.8 millions de dollars en indemnités dans le cadre du programme. Comme le total des primes s'élevait à 53 millions de dollars, la Commission a réalisé un bénéfice technique de 16.2 millions de dollars.

LE FINANCEMENT FÉDÉRAL-PROVINCIAL

Les gouvernements du Canada et de l'Ontario fournissent l'aide financière suivante dans le cadre du programme d'assurance-récolte:

Le gouvernement du Canada couvre 50 pour 100 du total des primes prévues dans le cadre du Programme d'assurance-récolte Canada-Ontario. En 1989-1990, la contribution du gouvernement fédéral à ce programme a été réduite de 10 millions de dollars et s'est élevée à 16.5 millions de dollars pour compenser le montant versé par le gouvernement de l'Ontario dans le cadre du Programme d'aide aux agriculteurs victimes de la sécheresse.

Le gouvernement de l'Ontario couvre les coûts d'administration du programme qui, en 1989-1990, se sont élevés à 6 857 829.

A compter de l'année-récolte 1990, les gouvernements du Canada et de l'Ontario couvriront chacun 25 pour 100 des primes totales et 50 pour 100 des coûts d'administration.

Vingt-quatrième rapport annuel
de la Commission ontarienne de l'assurance-récolte
pour l'exercice clos le 31 mars 1990

MEMBRES DE LA COMMISSION

(au 31 mars 1990)

GORDON HILL, président

KEITH PINDER, vice-président

ROBERT LEDUC

GERALD FREURE

PAT HOY

DAVE RAMER

RALPH BEAMER

DIRECTION

KEITH PINDER

directeur général

WM.K. REGAN

adjoint au directeur général

DANIELA SCERNI

Secrétaire


Toronto (Ontario)
Le 9 juillet 1990

L'honorable David Ramsay
Ministère de l'Agriculture et de l'Alimentation
Gouvernement de l'Ontario

Monsieur le Ministre,

J'ai l'honneur de vous présenter le rapport annuel de la Commission de l'assurance-récolte de l'Ontario pour l'exercice allant du 1^{er} avril 1989 au 31 mars 1990. Ce rapport comprend les états financiers de ladite Commission et le rapport du vérificateur provincial.

Vous en agréer, Monsieur le Ministre, l'assurance de ma plus haute considération.

Le vice-président de la
Commission de
l'assurance-récolte
de l'Ontario

K. Pinder

CANADA-ONTARIO

Programme d'assurance-récolte

VINGT-QUATRIÈME RAPPORT ANNUEL DE LA COMMISSION ONTARIENNE DE L'ASSURANCE-RÉCOLTE

*pour
l'exercice clos le 31 mars 1990*

CANADA-ONTARIO Crop Insurance

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TWENTY FIFTH ANNUAL REPORT

THE CROP INSURANCE COMMISSION
OF ONTARIO

*For
Fiscal Year Ended March 31, 1991*



Agriculture
Canada



Ontario Ministry of
Agriculture and Food

Toronto, Ontario
August 12, 1991

To the Honourable Elmer Buchanan, Minister
Ministry of Agriculture and Food
Province of Ontario

Sir:

I have the honour to submit herewith the annual report of the Crop Insurance Commission of Ontario for the period April 1, 1990 to March 31, 1991 including financial statements for the Ontario Crop Insurance Fund and the report of the Provincial Auditor.

Respectfully Submitted,

A handwritten signature in dark ink, appearing to read 'Bill Jongejans', written in a cursive style.

William Jongejans, Chairman
The Crop Insurance Commission of Ontario

**TWENTY-FIFTH ANNUAL REPORT
OF
THE CROP INSURANCE COMMISSION OF ONTARIO
FOR FISCAL YEAR ENDED MARCH 31, 1991**

**COMMISSION MEMBERS
(As at March 31, 1991)**

WILLIAM JONGEJAN - Chairman

ROBERT LEDUC - Member

GERALD FREURE - Member

PAT HOY - Member

DAVE RAMER - Member

MARY SHABATURA - Member

GLADYS HELIN - Member

DONALD C. WILKINSON - Member

RUSSELL J. SMITH - Member

OFFICERS

HENRY EDIGER
General Manager

GREG BROWN
Assistant General Manager
Program Operations

TOM CROZIER
Assistant General Manager
Research and Development

LAURA JAMIESON
Assistant General Manager
Finance and Administration

HABIB KHAN
Assistant General Manager
Information Technology

MATT TULLOCH
Secretary

RESPONSIBILITIES

- Administration of the Canada-Ontario Crop Insurance Program
- Administration of the Crop Insurance plans, established by regulations, including the functions of selling underwriting, claims adjustment and accounting.
- Conducting surveys and research programs relating to Crop Insurance to obtain statistics for Commission purposes.

THE YEAR IN REVIEW

Favourable weather conditions prevailed in Ontario for most of 1990 growing season as 37 of the 52 crops insured showed a positive underwriting balance. The most severe weather occurred in late August in Middlesex and Elgin Counties as a tornado accompanied by hail and excessive rainfall, inflicted severe damage to growing crops in these areas. In general, fall weather allowed Ontario growers to harvest their crops under good conditions.

The Crop Insurance Commission paid \$22.3 million in indemnities compared to total Premium Income of \$52.4 million.

FEDERAL - PROVINCIAL FINANCING

Under the proposed 1990-1991 Canada-Ontario Insurance agreement, the Governments of Canada and Ontario will provide the following financial support to the Crop Insurance program:

1. 50% of the total premium required in the Canada-Ontario Insurance Program to be shared equally by the Government of Canada and Ontario.
2. Administrative costs incurred by Crop Insurance Commission to be shared equally by the Governments of Canada and Ontario.

To The Crop Insurance Commission of Ontario
and to the Minister of Agriculture and Food.

I have audited the balance sheet of The Crop Insurance Commission of Ontario as at March 31, 1991 and the statement of revenue and expenditure and surplus for the year then ended. These financial statements are the responsibility of the Commission's management. My responsibility is to express an opinion on these financial statements based on my audit.

I conducted my audit in accordance with generally accepted auditing standards. Those standards require that I plan and perform an audit to obtain reasonable assurance whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation.

In my opinion, these financial statements present fairly, in all material respects, the financial position of the Commission as at March 31, 1991 and the results of its operations for the year then ended in accordance with the accounting policies described in note 1 to the financial statements.

Toronto, Ontario,
July 18, 1991.



J.F. Otterman, F.C.A.,
Assistant Provincial Auditor

THE CROP INSURANCE COMMISSION OF ONTARIO

Balance Sheet as at March 31, 1991

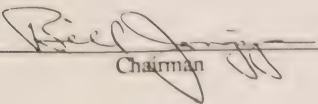
Assets	1991 (\$000's)	1990 (\$000's)
Cash and short term investments	112,386	70,543
Accounts and premium subsidy receivable	<u>1,269</u>	<u>927</u>
	<u>113,655</u>	<u>71,470</u>

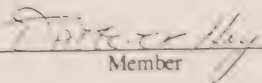
Liabilities and Surplus

Provision for payment of unsettled indemnities	1,285	1,278
Premiums collected in advance	1,966	446
Unearned premiums	2,934	4,502
Advances from the Ministry of Agriculture and Food	<u>58</u>	<u>15</u>
	6,243	6,241
Surplus	<u>107,412</u>	<u>65,229</u>
	<u>113,655</u>	<u>71,470</u>

See accompanying notes to financial statements.

On behalf of the Commission:


Chairman


Member

THE CROP INSURANCE COMMISSION OF ONTARIO

Statement of Revenue and Expenditure for the year ended March 31, 1991

	1991 (\$000's)	1990 (\$000's)
Revenue		
Crop Insurance Premiums:		
Premiums from insured producers	26,224	26,514
Premium subsidies from the Government of Canada (note 2)	-	16,514
Premium subsidies from the Province (note 2)	<u>26,224</u>	<u>10,000</u>
	52,448	53,028
Interest income	12,443	8,430
Administrative expenses paid by Province (notes 2 and 3)	<u>7,626</u>	<u>6,858</u>
	<u>72,517</u>	<u>68,316</u>
Expenditure		
Indemnities	22,259	36,907
Administrative expenses (note 3)	<u>7,626</u>	<u>6,858</u>
	<u>29,885</u>	<u>43,765</u>
Excess of revenue over expenditure	<u>42,632</u>	<u>24,551</u>

See accompanying notes to financial statements.

THE CROP INSURANCE COMMISSION OF ONTARIO

Statement of Surplus for the year ended March 31, 1991

	1991 (\$000's)	1990 (\$000's)
Balance, beginning of year	65,229	40,727
Adjustment to prior year's indemnity provision	<u>(449)</u>	<u>(49)</u>
	64,780	40,678
Excess of revenue over expenditure	<u>42,632</u>	<u>24,551</u>
Balance, end of year	<u>107,412</u>	<u>65,229</u>

See accompanying notes to financial statements.

THE CROP INSURANCE COMMISSION OF ONTARIO

Notes to Financial Statements March 31, 1991

1. SIGNIFICANT ACCOUNTING POLICIES

(a) Basis of accounting

The Commission's financial statements have been prepared by management using the accrual basis of accounting except for administrative expenses which are recorded on the cash basis, modified to allow an additional thirty days to pay for goods and services pertaining to the fiscal year just ended.

(b) Provisions for payment of unsettled indemnities

At the end of a fiscal year, the Commission estimates outstanding indemnities. In the subsequent year, any difference between the estimated and the actual indemnities is reflected in the statement of surplus and not in the statement of revenue and expenditure as the Commission feels the difference should not be reflected in the current year's operating results.

(c) Premiums collected in advance

Premiums collected in advance represent premiums received for the insurance of various crops where the deadline for applying for insurance coverage occurs after March 31, 1991. This insurance may be cancelled by the insured prior to the deadline date and premiums refunded.

(d) Unearned premiums

Unearned premiums represent premiums received for winter wheat and fruit crops. The harvesting of these crops and the payment of indemnities occurs subsequent to March 31, 1991. However, the deadline date for applying for insurance coverage occurs prior to year end, and accordingly, the insurance cannot be cancelled and no premiums will be refunded.

2. CANADA-ONTARIO CROP INSURANCE AGREEMENT

The Canada-Ontario Crop Insurance Agreement was terminated on April 1, 1990. Under a proposed agreement which has not yet been finalized, the Province and the Federal Government would share equally the costs of premium subsidies and administrative expenses, retroactive to April 1, 1990.

3. ADMINISTRATIVE EXPENSES

Salaries, benefits and other administrative expenses of the Commission are absorbed by the Ministry of Agriculture and Food and are included in the statement of revenue and expenditure. Administrative expenses includes \$469,036 in set up costs for the new Gross Revenue Insurance Plan, of which 50 per cent has been reimbursed to the Province by the Federal Government.

4. REMUNERATION OF APPOINTEES

Total remuneration of the members of the Commission was \$59,555 during the 1991 fiscal year (1990 - \$36,739).

THE CROP INSURANCE COMMISSION OF ONTARIO

SCHEDULE OF ADMINISTRATIVE EXPENSES
for the year ended March 31, 1991

	1991	1990
	\$	\$
Salaries	2,216,916	1,620,509
Commissions & fees – agents	1,765,141	2,176,565
Fees & expenses – adjusters	1,370,284	1,070,701
Data processing	1,502,143	986,493
Printing & stationery	205,847	178,092
Telephone & postage	48,960	47,742
Automobile expenses	38,011	53,830
Advertising & publicity	67,114	51,282
Travelling expenses	62,479	58,179
Meetings and staff training	6,145	84,136
Members' allowances & expenses	100,221	56,349
Professional services	112,931	88,651
Fees & expenses – arbitration board	59,556	14,198
Miscellaneous supplies & services	48,793	39,900
Equipment and furniture purchase	21,036	331,202
Review committee		
	<u>7,625,577</u>	<u>6,857,829</u>

GROWTH OF THE CANADA-ONTARIO CROP INSURANCE
(as at March 31, 1991)

CROP	81/82	82/83	83/84	84/85	85/86	86/87	87/88	88/89	89/90	90/91	TOTAL SUBSIDIZED PREMIUM	TOTAL CLAIMS PAID	GAIN OR LOSS \$	LOSS RATIO %
APPLE TREE			24	15	15	17	19	18	19	16	208,442	80,985	127,457	38.85
APPLES	338	327	327	323	320	332	339	338	353	334	21,644,978	19,830,500	1,814,477	91.62
ASPARAGUS				2	5	14	10	10	11	9	29,229	18,319	10,910	62.67
BLACK TOBACCO	40	26	45	103	88	87	108	98	87	84	902,112	615,275	286,837	68.20
BROCCOLI			6	7	10	11	13	9	7	6	210,510	251,448	(40,938)	119.45
BURLEY TOBACCO	166	223	267	236			91				636,329	677,761	(41,432)	106.51
CABBAGE	14	18	22	22	14	10	20	17	22	18	189,266	203,808	(14,542)	107.68
CANOLA				138	249	358	157	208	217	200	1,598,635	1,394,312	204,323	87.22
CARROTS	23	29	27	34	25	30	48	50	50	42	1,425,173	1,977,363	(552,190)	138.75
CAULIFLOWER	12	25	34	31	29	24	36	27	30	26	610,025	611,201	(1,176)	100.19
CELERY		4	7	4	2	4	4	4	5	5	99,377	97,205	2,172	97.81
COL. BEANS	395	198	102	169	183	217	233	171	244	328	4,399,281	3,930,891	468,390	89.35
CORN	6,409	6,181	6,288	6,884	6,852	6,358	6,922	7,307	10,166	10,145	98,266,237	75,209,390	23,056,847	76.54
CUCUMBERS	69	91	98	98	93	109	108	91	94	103	656,091	438,342	217,749	66.81
F.C. TOBACCO	2,762	2,444	2,486	2,179	2,017	1,664	1,551	1,397	1,443	1,378	148,555,243	141,139,290	7,415,953	95.01
FORAGE	1,525	1,317	1,361	1,155	1,196	1,200	1,407	1,731	6,970	4,654	16,842,961	16,255,878	587,083	96.51

GROWTH OF THE CANADA-ONTARIO CROP INSURANCE
(as at March 31, 1991)

CROP	81/82	82/83	83/84	84/85	85/86	86/87	87/88	88/89	89/90	90/91	TOTAL SUBSIDIZED PREMIUM	TOTAL CLAIMS PAID	GAIN OR LOSS \$	LOSS RATIO %
GRAPES	194	218	235	240	241	235	248	254	226	213	7,708,589	5,604,860	2,103,729	72.71
GREEN PEAS	428	451	406	401	427	338	343	410	352	400	9,447,926	10,567,702	(1,119,776)	111.85
GRN & WAX BEANS	86	84	82	67	62	59	80	63	74	47	2,685,654	2,782,125	(96,471)	103.59
GRNHSE CUCUMBERS									15	10	58,993		58,993	0.00
GRNHSE TOMATOES									32	18	181,861		181,861	0.00
HONEY								26	23	15	122,338	25,751	96,587	21.05
LETTUCE		4	4	3	7	8	8	8	6	4	114,207	111,210	2,997	97.38
LIMA BEANS	31	33	26	25	23	26	29	23	20	21	889,832	844,493	45,339	94.90
NEW FORAGE SDNG	2,059	2,074	2,369	2,310	2,326	2,454	2,925	3,535	4,001	3,560	4,919,008	5,201,420	(282,412)	105.74
PARSNIPS		10	6	3	3	2	1	1	2	2	39,756	63,364	(23,608)	159.38
PEACHES	46	63	78	82	81	79	75	73	73	67	3,832,104	3,979,910	(147,806)	103.86
PEANUTS			15	9	2	2	17	21	6	3	123,233	24,490	98,743	19.87
PEARS	104	103	106	110	104	99	103	106	100	91	1,454,698	1,239,625	215,073	85.22
PEPPERS	61	68	98	87	71	103	130	80	79	85	1,519,155	1,295,797	223,358	85.30
PLUMS	42	39	41	37	37	32	33	31	30	23	371,849	418,170	(46,321)	112.46
POPPING CORN	44	8	4	5	15	9	10	13	29	24	253,186	321,605	(68,419)	127.02

GROWTH OF THE CANADA-ONTARIO CROP INSURANCE
(as at March 31, 1991)

CROP	81/82	82/83	83/84	84/85	85/86	86/87	87/88	88/89	89/90	90/91	TOTAL SUBSIDIZED PREMIUM	TOTAL CLAIMS PAID	GAIN OR LOSS \$	LOSS RATIO %
POTATOES	34	41	51	53	54	39	65	66	85	80	2,778,872	3,472,649	(693,777)	124.97
PUMPKIN & SQUASH	7	7	13	15	9	10	12	23	19	16	58,793	46,547	12,246	79.17
RED BEETS	7	5	4	3	3	3	3	3	2	5	117,466	61,816	55,650	52.62
RED SPRING WHEAT								199	169	105	352,159	223,876	128,283	63.57
RUTABAGAS	19	13	10	7	7	29	32	18	19	13	631,169	768,663	(137,494)	121.78
SEED CORN	427	431	349	542	593	487	402	411	556	487	10,024,195	9,903,392	120,803	98.79
SEED ONIONS	48	51	47	53	48	52	58	59	58	57	2,083,620	2,047,750	35,870	98.28
SET ONIONS	16	14	11	11	7	12	13	5	2	1	174,489	229,007	(54,518)	131.24
SOUR CHERRIES	85	83	82	84	77	76	71	60	54	47	2,093,037	1,961,496	131,541	93.72
SOYBEANS	2,830	3,821	4,294	5,366	5,486	5,207	5,908	7,459	9,073	8,780	53,151,093	39,466,824	13,684,269	74.25
SPANISH ONIONS	9	9	8	16	18	21	18	15	17	15	527,123	378,056	149,067	71.72
SPRING GRAIN	4,263	4,607	4,377	4,143	4,330	4,161	4,685	4,223	5,639	5,192	26,341,922	22,317,958	4,023,964	84.72
ST NEW SEEDING									1,847	1,881	754,449	1,116,033	(361,584)	147.93
STRAWBERRIES	4	12	24	36	42	38	40	36	32	23	604,308	666,767	(62,459)	110.34
SUNFLOWERS							22	15	23	43	112,557	101,329	11,228	90.02
SWEET CHERRIES	56	58	52	52	46	43	34	29	26	19	559,431	667,255	(107,824)	119.27
SWEET CORN	446	428	447	436	383	333	325	354	339	315	7,804,501	7,991,987	(187,486)	102.40

GROWTH OF THE CANADA-ONTARIO CROP INSURANCE
(as at March 31, 1991)

CROP	81/82	82/83	83/84	84/85	85/86	86/87	87/88	88/89	89/90	90/91	TOTAL SUBSIDIZED PREMIUM	TOTAL CLAIMS PAID	GAIN OR LOSS \$	LOSS RATIO %
SWEET CORN (FRESH):	11	16	38	28	28	28	36	35	36	37	363,416	388,972	(25,556)	107.03
TOMATOES	956	951	863	815	648	583	588	537	469	417	27,200,902	22,935,373	4,265,529	84.32
TOMATOES(FRESH)	9	28	59	51	59	49	67	53	58	60	936,145	1,041,650	(105,505)	111.27
WHITE BEANS	1,561	1,618	1,100	1,257	1,433	1,550	2,008	1,490	1,793	1,964	26,602,559	26,166,111	436,448	98.36
WINTER WHEAT	2,963	3,073	4,301	4,450	4,223	4,988	3,630	6,380	6,966	8,051	25,269,911	17,026,526	8,243,385	67.38
INACTIVE PLANS											516,095	1,221,319	(705,224)	236.65
TOTALS:	28,599	29,304	30,694	32,197	31,991	31,590	33,085	37,590	52,068	49,539	519,054,490	455,413,846	63,640,644	87.74

Contracts at risk:

3/74: 13,208

74/75: 18,555

75/76: 22,740

76/77: 23,535

77/78: 26,712

78/79: 28,159

79/80: 28,659

80/81: 28,062

CANADA ONTARIO CROP INSURANCE PROGRAM SUMMARY OF SALES & CLAIMS EXPERIENCE (as at March 31, 1991)								
CROP	CONTRACTS AT RISK	ACREAGE INSURED	AMOUNT OF INSURANCE \$	TOTAL PREMIUM \$	NO. OF CLAIMS	CLAIM AMOUNT \$	LOSS OR GAIN \$	LOSS CONTRACT % PREMIUM %
APPLE TREE	16	168.70	1,428,381.00	28,568.26	3	7,260.00	21,308.26	25
APPLES	334	11,109.60	17,019,945.50	2,511,343.70	160	2,528,358.38	(17,014.68)	101
ASPARAGUS	9	104.40	69,311.38	2,997.40	2	3,232.32	(234.92)	108
BLACK TOBACCO	84	901.10	1,516,406.55	117,556.62	27	187,799.16	(70,242.54)	160
BROCCOLI	6	67.20	40,361.00	10,580.92	0	0.00	10,580.92	0
CABBAGE	18	640.70	456,312.50	43,206.02	8	59,161.40	(15,955.38)	137
CANOLA	200	15,086.50	1,697,365.24	236,900.46	28	57,390.61	179,509.85	24
CARROTS	42	922.50	1,404,596.05	200,488.00	10	34,072.30	166,415.70	17
CAULIFLOWER	26	404.10	385,832.50	108,107.26	10	27,386.42	80,720.84	25
CELERY	5	88.00	143,520.00	24,014.40	0	0.00	24,014.40	0
COL. BEANS	328	20,670.00	3,846,512.41	580,239.48	71	255,548.55	324,690.93	44
CORN	10,145	968,522.90	192,680,021.20	9,952,802.58	2,391	4,396,671.38	5,556,131.20	44
CUCUMBERS	103	1,298.50	992,079.32	68,067.84	14	18,137.30	49,930.54	27

CANADA ONTARIO CROP INSURANCE PROGRAM SUMMARY OF SALES & CLAIMS EXPERIENCE
(as at March 31, 1991)

CROP	CONTRACTS AT RISK	ACREAGE INSURED	AMOUNT OF INSURANCE \$	TOTAL PREMIUM \$	NO. OF CLAIMS	CLAIM AMOUNT	LOSS OR GAIN \$	LOSS CONTRACT %	PREMIUM %
FLUE CURED TOBACCO	1,378	65,754.90	133,538,543.80	11,346,852.84	596	2,054,742.77	9,292,110.07	43	18
FORAGE	4,654	639,285.00	36,891,744.00	2,910,183.58	385	328,232.60	2,581,950.98	8	11
GRAPES	213	6,116.50	8,750,638.09	551,367.74	33	161,812.59	389,555.15	15	29
GREEN PEAS	400	19,112.40	7,142,217.73	1,271,669.76	93	469,160.62	802,509.14	23	37
GREEN & WAX BEANS	47	4,086.30	1,586,519.10	322,827.18	20	324,027.23	(1,200.05)	43	100
GREENHOUSE CUCUMBERS	10	5,181.60	1,047,942.20	25,531.60	0	0.00	25,531.60	0	0
GREENHOUSE TOMATOES	18	10,559.00	2,350,844.48	57,231.10	0	0.00	57,231.10	0	0
HONEY	15	8,385.00	406,468.27	43,742.00	2	1,385.60	42,356.40	13	3
LETTUCE	4	93.00	79,980.00	16,773.60	1	3,450.00	13,323.60	25	21
LIMA BEANS	21	1,121.80	422,796.36	85,256.80	12	37,958.36	47,298.44	57	45
PREMIUM NEW SEEDING	3,560	97,165.30	4,858,267.50	585,741.32	636	709,380.00	(123,638.68)	18	121
PARSNIPS	2	4.50	3,780.00	1,323.00	0	0.00	1,323.00	0	0
PEACHES	67	1,256.10	1,971,009.56	319,242.40	19	166,736.79	152,505.61	28	52
PEANUTS	3	202.00	80,078.55	4,726.80	1	10,347.50	(5,620.70)	33	219

CANADA ONTARIO CROP INSURANCE PROGRAM SUMMARY OF SALES & CLAIMS EXPERIENCE
(as at March 31, 1991)

CROP	CONTRACTS AT RISK	ACREAGE INSURED	AMOUNT OF INSURANCE \$	TOTAL PREMIUM \$	NO. OF CLAIMS	CLAIM AMOUNT \$	LOSS OR GAIN \$	LOSS CONTRACT %	PREMIUM %
PEARS	91	769.80	927,929.90	125,209.86	59	304,862.69	(179,652.83)	65	243
PEPPERS	85	1,563.10	1,143,449.60	244,968.42	36	247,657.81	(2,689.39)	42	101
PLUMS	23	140.00	98,392.12	22,650.80	14	33,140.05	(10,489.25)	61	146
POPPING CORN	24	891.50	305,019.23	40,561.90	2	3,300.30	37,261.60	8	8
POTATOES	80	5,255.70	3,903,926.83	469,119.50	25	160,286.00	308,833.50	31	34
PUMPKIN & SQUASH	16	472.50	141,184.80	7,387.50	2	3,423.00	3,964.50	13	46
RED BEETS	5	269.50	206,779.42	5,497.80	0	0.00	5,497.80	0	0
RED SPRING WHEAT	105	6,149.90	616,800.13	79,595.62	21	38,266.20	41,329.42	20	48
RUTABAGAS	13	357.50	254,638.60	38,473.64	7	43,552.35	(5,078.71)	54	113
SEED CORN	487	28,722.50	13,376,394.08	702,350.10	212	1,293,308.31	(590,958.21)	44	184
SEED ONIONS	57	1,713.50	3,261,575.14	312,633.00	18	240,600.00	72,033.00	32	77
SET ONIONS	1	26.00	30,639.27	4,160.00	1	6,455.75	(2,295.75)	100	155
SOUR CHERRIES	47	998.70	979,008.91	198,016.48	33	181,002.08	17,014.40	70	91

CANADA ONTARIO CROP INSURANCE PROGRAM SUMMARY OF SALES & CLAIMS EXPERIENCE
(as at March 31, 1991)

CROP	CONTRACTS AT RISK	ACREAGE INSURED	AMOUNT OF INSURANCE \$	TOTAL PREMIUM \$	NO. OF CLAIMS	CLAIM AMOUNT	LOSS OR GAIN \$	LOSS CONTRACT %	PREMIUM %
SOYBEANS	8,780	788,567.00	131,735,318.45	6,839,460.80	1,287	2,085,589.27	4,753,871.53	15	30
SPANISH ONIONS	15	223.00	468,310.04	72,056.52	1	7,875.00	64,181.52	7	11
SPRING GRAIN	5,192	236,060.20	17,142,559.71	2,101,560.84	1,046	886,009.02	1,215,551.82	20	42
ST NEW SEEDING	1,881	95,890.80	2,397,270.00	420,572.48	569	558,422.50	(137,850.02)	30	133
STRAWBERRIES	23	160.20	257,496.45	55,668.02	14	102,486.81	(46,818.79)	61	184
SUNFLOWERS	43	2,885.50	544,547.70	55,188.20	19	72,638.84	(17,450.64)	44	132
SWEET CHERRIES	19	85.20	66,654.46	19,710.56	9	24,396.95	(4,686.39)	47	124
SWEET CORN	315	21,053.00	6,186,356.94	615,929.56	97	468,720.08	147,209.48	31	76
SWEET CORN (FRESH)	37	842.60	359,738.75	48,018.72	15	47,927.90	90.82	41	100
TOMATOES	417	26,853.90	38,277,587.90	1,855,623.58	49	1,061,096.47	794,527.11	12	57
TOMATOES(FRESH)	60	526.30	804,439.38	161,890.78	29	205,770.22	(43,879.44)	48	127
WHITE BEANS	1,964	99,793.70	20,713,815.04	3,216,395.30	335	1,052,234.27	2,164,161.03	17	33
WINTER WHEAT	8,051	419,287.80	61,083,807.64	3,308,547.66	1,072	1,287,894.86	2,020,652.80	13	39
TOTALS:	49,539	3,617,867.00	726,095,114.78	52,448,590.30	9,494	22,259,168.61	30,189,421.69	19	42

TABLEAU, PAR CULTURE, DES RISQUES PRIS EN CHARGE ET DES DEMANDES D'INDEMNISATION
PRÉSENTÉES DANS LE CADRE DU PROGRAMME D'ASSURANCE-RÉCOLTE CANADA-ONTARIO
(au 31 mars 1991)

CULTURES	RISQUES PRIS EN CHARGES	SUPERFICIE ASSURÉE (EN ACRES)	MONTANT D'ASSURANCE \$	TOTAL DES PRIMES \$	NOMBRE DE DEMANDES D'INDEMNISATION	INDEMNITÉS VERSEES	PERTES OU PROFITS \$	PERTES RISQUES %	PRIMES %
TABAC NOIR	84	901,10	1 516 406,55	117 556,62	27	187 799,16	(70 242,54)	32	160
TOMATES	417	26 853,90	38 277 587,90	1 855 623,58	49	1 061 096,47	794 527,11	12	57
TOMATES DE SERRE	18	10 559,00	2 350 844,48	57 231,10	0	0,00	57 231,10	0	0
TOMATES (FRAÎCHES)	60	526,30	804 439,38	161 890,78	29	205 770,22	(43 879,44)	48	127
TOURNESOL	43	2 885,50	544 547,70	55 188,20	19	72 638,84	(17 450,64)	44	132
TOTAUX :	49 539	3 617 867,00	726 095 114,78	52 448 590,30	9 494	22 259 168,61	30 189 421,69	19	42

**TABLEAU, PAR CULTURE, DES RISQUES PRIS EN CHARGE ET DES DEMANDES D'INDEMNISATION
PRÉSENTÉES DANS LE CADRE DU PROGRAMME D'ASSURANCE-RÉCOLTE CANADA-ONTARIO**
(au 31 mars 1991)

CULTURES	RISQUES PRIS EN CHARGES	SUPERFICIE ASSURÉE (EN ACRES)	MONTANT D'ASSURANCE \$	TOTAL DES PRIMES \$	NOMBRE DE DEMANDES D'INDEMNISATION	INDEMNITÉS VERSÉES	PERTES OU PROFITS \$	PERTES RISQUES %	PRIMES %
POIVRONS	85	1 563,10	1 143 449,60	244 968,42	36	247 657,81	(2 689,39)	42	101
POMMES	334	11 109,60	17 019 945,50	2 511 343,70	160	2 528 358,38	(17 014,68)	48	101
POMMES DE TERRE	80	5 255,70	3 903 926,83	469 119,50	25	160 286,00	308 833,50	31	34
POMMIERS	16	168,70	1 428 381,00	28 568,26	3	7 260,00	21 308,26	19	25
PRUNES	23	140,00	98 392,12	22 650,80	14	33 140,05	(10 489,25)	61	146
RAISINS	213	6 116,50	8 750 638,09	551 367,74	33	161 812,59	389 555,15	15	29
RÉGIME D'ENSEMENCEMENT DE BASE	1 881	95 890,80	2 397 270,00	420 572,48	569	558 422,50	(137 850,02)	30	133
RÉGIME D'ENSEMENCEMENT SUPÉRIEUR	3 560	97 165,30	4 858 267,50	585 741,32	636	709 380,00	(123 638,68)	18	121
RUTABAGAS	13	357,50	254 638,60	38 473,64	7	43 552,35	(5 078,71)	54	113
SOYA	8 780	788 567,00	131 735 318,45	6 839 460,80	1 287	2 085 589,27	4 753 871,53	15	30
TABAC JAUNE	1 378	65 754,90	133 538 543,80	11 346 852,84	596	2 054 742,77	9 292 110,07	43	18

**TABEAU, PAR CULTURE, DES RISQUES PRIS EN CHARGE ET DES DEMANDES D'INDEMNISATION
PRÉSENTÉES DANS LE CADRE DU PROGRAMME D'ASSURANCE-RÉCOLTE CANADA-ONTARIO**
(au 31 mars 1991)

CULTURES	RISQUES PRIS EN CHARGES	SUPERFICIE ASSURÉE (EN ACRES)	MONTANT D'ASSURANCE \$	TOTAL DES PRIMES \$	NOMBRE DE DEMANDES D'INDEMNISATION	INDEMNITÉS VERSÉES	PERTES OU PROFITS \$	PERTES RISQUES %	PRIMES %
LAITIUE	4	93,00	79 980,00	16 773,60	1	3 450,00	13 323,60	25	21
MAIS	10 145	968 522,90	192 680 021,20	9 952 802,58	2 391	4 396 671,38	5 556 131,20	24	44
MAIS A ECLATER	24	891,50	305 019,23	40 561,90	2	3 300,30	37 261,60	8	8
MAIS DE SEMENCE	487	28 722,50	13 376 394,08	702 350,10	212	1 293 308,31	(590 958,21)	44	184
MAIS SUCRE	315	21 053,00	6 186 356,94	615 929,56	97	468 720,08	147 209,48	31	76
MAIS SUCRE (FRAIS)	37	842,60	359 738,75	48 018,72	15	47 927,90	90,82	41	100
MIEL	15	8 385,00	406 468,27	43 742,00	2	1 385,60	42 356,40	13	3
OIGNONS DE SEMIS	57	1 713,50	3 261 575,14	312 633,00	18	240 600,00	72 033,00	32	77
OIGNONS ESPAGNOLS	15	223,00	468 310,04	72 056,52	1	7 875,00	64 181,52	7	11
PANAIS	2	4,50	3 780,00	1 323,00	0	0,00	1 323,00	0	0
PÊCHES	67	1 256,10	1 971 009,56	319 242,40	19	166 736,79	152 505,61	28	52
PETITS POIS	400	19 112,40	7 142 217,73	1 271 669,76	93	469 160,62	802 509,14	23	37
POIRES	91	769,80	927 929,90	125 209,86	59	304 862,69	(179 652,83)	65	243

TABLEAU, PAR CULTURE, DES RISQUES PRIS EN CHARGE ET DES DEMANDES D'INDEMNISATION
PRÉSENTÉES DANS LE CADRE DU PROGRAMME D'ASSURANCE-RÉCOLTE CANADA-ONTARIO
(au 31 mars 1991)

CULTURES	RISQUES PRIS EN CHARGES	SUPERFICIE ASSURÉE (EN ACRES)	MONTANT D'ASSURANCE \$	TOTAL DES PRIMES \$	NOMBRE DE DEMANDES D'INDEMNISATION	INDEMNITÉS VERSÉES	PERTES OU PROFITS \$	PERTES RISQUES %	PRIMES %
CERISES DOUCES	19	85,20	66 654,46	19 710,56	9	24 396,95	(4 686,39)	47	124
CHOUX	18	640,70	456 312,50	43 206,02	8	59 161,40	(15 955,38)	44	137
CHOU-FLEUR	26	404,10	385 832,50	108 107,26	10	27 386,42	80 720,84	38	25
CTTROUILLES ET COURGES	16	472,50	141 184,80	7 387,50	2	3 423,00	3 964,50	13	46
CONCOMBRES	103	1 298,50	992 079,32	68 067,84	14	18 137,30	49 930,54	14	27
CONCOMBRES DE SERRE	10	5 181,60	1 047 942,20	25 531,60	0	0,00	25 531,60	0	0
FÈVES BLANCHES	1 964	99 793,70	20 713 815,04	3 216 395,30	335	1 052 234,27	2 164 161,03	17	33
FOURRAGE	4 654	639 285,00	36 891 744,00	2 910 183,58	385	328 232,60	2 581 950,98	8	11
FRAISES	23	160,20	257 496,45	55 668,02	14	102 486,81	(46 818,79)	61	184
HARICOTS COLORES	328	20 670,00	3 846 512,41	580 239,48	71	255 548,55	324 690,93	22	44
HARICOTS DE LIMA	21	1 121,80	422 796,36	85 256,80	12	37 958,36	47 298,44	57	45
HARICOTS VERTS ET JAUNES	47	4 086,30	1 586 519,10	322 827,18	20	324 027,23	(1 200,05)	43	100

**TABLÉAU, PAR CULTURE, DES RISQUES PRIS EN CHARGE ET DES DEMANDES D'INDEMNISATION
PRÉSENTÉES DANS LE CADRE DU PROGRAMME D'ASSURANCE-RÉCOLTE CANADA-ONTARIO**
(au 31 mars 1991)

CULTURES	RISQUES PRIS EN CHARGES	SUPERFICIE ASSURÉE (EN ACRES)	MONTANT D'ASSURANCE \$	TOTAL DES PRIMES \$	NOMBRE DE DEMANDES D'INDEMNISATION	INDEMNITÉS VERSÉES	PERTES OU PROFITS \$	PERTES RISQUES %	PRIMES %
ARACHIDES	3	202,00	80 078,55	4 726,80	1	10 347,50	(5 620,70)	33	219
ASPERGES	9	104,40	69 311,38	2 997,40	2	3 232,32	(234,92)	22	108
BETTERAVES	5	269,50	206 779,42	5 497,80	0	0,00	5 497,80	0	0
BLÉ D'HIVER	8 051	419 287,80	61 083 807,64	3 308 547,66	1 072	1 287 894,86	2 020 652,80	13	39
BLÉ ROUX DE PRINTEMPS	105	6 149,90	616 800,13	79 595,62	21	38 266,20	41 329,42	20	48
BROCOLI	6	67,20	40 361,00	10 580,92	0	0,00	10 580,92	0	0
BULBES D'OIGNONS	1	26,00	30 639,27	4 160,00	1	6 455,75	(2 295,75)	100	155
CANOLA	200	15 086,50	1 697 365,24	236 900,46	28	57 390,61	179 509,85	14	24
CAROTTES	42	922,50	1 404 596,05	200 488,00	10	34 072,30	166 415,70	24	17
CÉLÉRI	5	88,00	143 520,00	24 014,40	0	0,00	24 014,40	0	0
CÉRÉALES DE PRINTEMPS	5 192	226 060,20	17 142 559,71	2 101 560,84	1 046	886 009,02	1 215 551,82	20	42
CERISE AIGRES	47	998,70	979 008,91	198 016,48	33	181 002,08	17 014,40	70	91

EVOLUTION DU PROGRAMME D'ASSURANCE-RÉCOLTE CANADA-ONTARIO
(au 31 mars 1991)

										TOTAL DES PRIMES SUBVENTIONNEES	TOTAL DES DEMANDES D'INDEMNISATION	PROFITS OU PERTES \$	COEFF. DE PERTE %
CULTURES	81/82	82/83	83/84	84/85	85/86	86/87	87/88	88/89	89/90	90/91		(137 494)	121,78
RUTABAGAS	19	13	10	7	7	29	32	18	19	13	631 169	768 663	
SOYA	2 830	3 821	4 294	5 366	5 486	5 207	5 908	7 459	9 073	8 780	53 151 093	39 466 824	13 684 269
TABAC BURLEY	166	223	267	236			91				636 329	677 761	(41 432)
TABAC JAUNE	2 762	2 444	2 486	2 179	2 017	1 664	1 551	1 397	1 443	1 378	148 555 243	141 139 290	7 415 953
TABAC NOIR	40	26	45	103	88	87	108	98	87	84	902 112	615 275	286 837
TOMATES	956	951	863	815	648	583	588	537	469	417	27 200 902	22 935 373	4 265 529
TOMATES DE SERRE									32	18	181 861		181 861
TOMATES (FRAÎCHES)	9	28	59	51	59	49	67	53	58	60	936 145	1 041 650	(105 505)
TOURNESOL							22	15	23	43	112 557	101 329	11 228
TOTAUX	28 599	29 304	30 694	32 197	31 991	31 590	33 085	37 590	52 068	49 539	519 054 490	455 413 846	63 640 644

Risques pris en charge

73/74: 13,208

74/75: 18,555

75/76: 22,740

76/77: 23,535

77/78: 26,712

78/79: 28,159

79/80: 28,659

80/81: 28,062

ÉVOLUTION DU PROGRAMME D'ASSURANCE-RÉCOLTE CANADA-ONTARIO
(au 31 mars 1991)

CULTURES	81/82	82/83	83/84	84/85	85/86	86/87	87/88	88/89	89/90	90/91	TOTAL DES PRIMES SUBVENTIONNEES	TOTAL DES DEMANDES D'INDEMNISATION	PROFITS OU PERTES \$	COEFF. DE PERTE %
OIGNONS DE SEMIS	48	51	47	53	48	52	58	59	58	57	2 083 620	2 047 750	35 870	98,28
OIGNONS ESPAGNOLS	9	9	8	16	18	21	18	15	17	15	527 123	378 056	149 067	71,72
PANAIS		10	6	3	3	2	1	1	2	2	39 756	63 364	(23 608)	159,38
PÊCHES	46	63	78	82	81	79	75	73	73	67	3 832 104	3 979 910	(147 806)	103,86
PETITS POIS	428	451	406	401	427	338	343	410	352	400	9 447 926	10 567 702	(1 119 776)	111,85
POIRES	104	103	106	110	104	99	103	106	100	91	1 454 698	1 239 625	215 073	85,22
POIVRONS	61	68	98	87	71	103	130	80	79	85	1 519 155	1 295 797	223 358	85,30
POMMES	338	327	327	323	320	332	339	338	353	334	21 644 978	19 830 500	1 814 477	91,62
POMMES DE TERRE	34	41	51	53	54	39	65	66	85	80	2 778 872	3 472 649	(693 777)	124,97
POMMIERS			24	15	15	17	19	18	19	16	208 442	80 985	127 457	38,85
PRUNES	42	39	41	37	37	32	33	31	30	23	371 849	418 170	(46 321)	112,46
RAISINS	194	218	235	240	241	235	248	254	226	213	7 708 589	5 604 860	2 103 729	72,71
RÉGIMES AYANT PRIS FIN											516 095	1 221 319	(705 224)	236,65
RÉGIME D'ENSEMENCEMENT DE BASE								1 847	1 881		754 449	1 116 033	(361 584)	147,93
RÉGIME D'ENSEMENCEMENT DU FOURRAGE	2 059	2 074	2 369	2 310	2 326	2 454	2 925	3 535	4 001	3 560	4 919 008	5 201 420	(282 412)	105,74

EVOLUTION DU PROGRAMME D'ASSURANCE-RECOLTE CANADA-ONTARIO

(au 31 mars 1991)

CULTURES	81/82	82/83	83/84	84/85	85/86	86/87	87/88	88/89	89/90	90/91	TOTAL DES PRIMES SUBVENTIONNEES	TOTAL DES DEMANDES D'INDEMNISATION	PROFITS OU PERTES \$	COEFF. DE PERTE %
CITROUILLES ET COURGES	7	7	13	15	9	10	12	23	19	16	58 793	46 547	12 246	79,17
CONCOMBRES	69	91	98	98	93	109	108	91	94	103	656 091	438 342	217 749	66,81
CONCOMBRES DE SERRE									15	10	58 993		58 993	0,00
FÈVES BLANCHES	1 561	1 618	1 100	1 257	1 433	1 550	2 008	1 490	1 793	1 964	26 602 559	26 166 111	436 448	98,36
FOURRAGE	1 525	1 317	1 361	1 155	1 196	1 200	1 407	1 731	6 970	4 654	16 842 961	16 255 878	587 083	96,51
FRAISES	4	12	24	36	42	38	40	36	32	23	604 308	666 767	(62 459)	110,34
HARICOTS COLORES	395	198	102	169	183	217	233	171	244	328	4 399 281	3 930 891	468 390	89,35
HARICOTS DE LIMA	31	33	26	25	23	26	29	23	20	21	889 832	844 493	45 339	94,90
HARICOTS VERTS ET JAUNE	86	84	82	67	62	59	80	63	74	47	2 685 654	2 782 125	(96 471)	103,59
LAITUE		4	4	3	7	8	8	8	6	4	114 207	111 210	2 997	97,38
MAIS	6 409	6 181	6 288	6 884	6 852	6 358	6 922	7 307	10 166	10 145	98 266 237	75 209 390	23 056 847	76,54
MAIS À ÉCLATER	44	8	4	5	15	9	10	13	29	24	253 186	321 605	(68 419)	127,02
MAIS DE SEMENCE	427	431	349	542	593	487	402	411	556	487	10 024 195	9 903 392	120 803	98,79
MAIS SUCRE	446	428	447	436	383	333	325	354	339	315	7 804 501	7 991 987	(187 486)	102,40
MAIS SUCRE (FRAIS)	11	16	38	28	28	28	36	35	36	37	363 416	388 972	(25 556)	107,03
MIEL								26	23	15	122 338	25 751	96 587	21,05

ÉVOLUTION DU PROGRAMME D'ASSURANCE-RECOLTE CANADA-ONTARIO

(au 31 mars 1991)

CULTURES	81/82	82/83	83/84	84/85	85/86	86/87	87/88	88/89	89/90	90/91	TOTAL DES PRIMES SUBVENTIONNÉES	TOTAL DES DEMANDES D'INDEMNISATION	PROFITS OU PERTES \$	COEFF. DE PERTE %
ARACHIDES			15	9	2	2	17	21	6	3	123 233	24 490	98 743	19,87
ASPERGES				2	5	14	10	10	11	9	29 229	18 319	10 910	62,67
BETTERAVES	7	5	4	3	3	3	3	3	2	5	117 466	61 816	55 650	52,62
BLÉ D'HIVER	2 963	3 073	4 301	4 450	4 223	4 988	3 630	6 380	6 966	8 051	25 269 911	17 026 526	8 243 385	67,38
BLÉ ROUX DE PRINTEMPS								199	169	105	352 159	223 876	128 283	63,57
BROCOLI			6	7	10	11	13	9	7	6	210 510	251 448	(40 938)	119,45
BULBES D'OIGNONS	16	14	11	11	7	12	13	5	2	1	174 489	229 007	(54 518)	131,24
CANOLA				138	249	358	157	208	217	200	1 598 635	1 394 312	204 323	87,22
CAROTTES	23	29	27	34	25	30	48	50	50	42	1 425 173	1 977 363	(552 190)	138,75
CÉLERI		4	7	4	2	4	4	4	5	5	99 377	97 205	2 172	97,81
CÉRÉALES DE PRINTEMPS	4 263	4 607	4 377	4 143	4 330	4 161	4 685	4 223	5 639	5 192	26 341 922	22 317 958	4 023 964	84,72
CERISES AIGRES	85	83	82	84	77	76	71	60	54	47	2 093 037	1 961 496	131 541	93,72
CERISES DOUCES	56	58	52	52	46	43	34	29	26	19	559 431	667 255	(107 824)	119,27
CHOUX	14	18	22	22	14	10	20	17	22	18	189 266	203 808	(14 542)	107,68
CHOU-FLEUR	12	25	34	31	29	24	36	27	30	26	610 025	611 201	(1 176)	100,19

LA COMMISSION ONTARIENNE DE L'ASSURANCE-RÉCOLTE
ÉTAT DES FRAIS D'ADMINISTRATION
pour l'exercice clos le 31 mars 1991

	1991	1990
Salaires	2 216 916	1 620 509
Commissions et honoraires - agents	1 765 141	2 176 565
Frais et honoraires - experts	1 370 284	1 070 701
Traitement des données	1 502 143	986 493
Impression et fournitures de bureau	205 847	178 092
Frais de téléphone et d'affranchissement	48 960	47 742
Frais de voiture	38 011	53 830
Publicité	67 114	51 282
Frais de déplacement	62 479	58 179
Réunions et formation professionnelle	6 145	84 136
Indemnités et frais des membres	100 221	56 349
Services professionnels	112 931	88 651
Frais et honoraires de la commission	59 556	14 198
d'arbitrage	48 793	39 900
Fournitures et services divers	21 036	331 202
Achat de matériel et de mobilier		
Comité de révision	7 625 577	6 857 829

3. Frais d'administration

Les traitements, les avantages sociaux et les autres frais d'administration de la Commission sont pris en charge par le ministère de l'Agriculture et de l'Alimentation et figurent dans l'état des recettes et dépenses. Les frais d'établissement du nouveau Régime d'assurance du revenu brut, qui s'élèvent à 469 036 \$ et dont 50 pour 100 a été remboursé par le gouvernement du Canada, sont compris dans les frais d'administration.

4. Rémunération des membres

La rémunération totale des membres de la Commission pour l'exercice 1991 s'élève à 59 555 \$ (36 739 \$ en 1990).

Commission ontarienne de l'assurance-récolte
Notes afférentes aux états financiers
Le 31 mars 1991

1. Principales conventions comptables

a) Traitement comptable

Les états financiers de la Commission ont été préparés par la direction selon la méthode de la comptabilité d'exercice, sauf en ce qui concerne les frais d'administration qui sont comptabilisés selon la méthode de la comptabilité de caisse, modifiée de façon à accorder 30 jours supplémentaires pour le paiement des biens et des services se rapportant à l'exercice écoulé.

b) Provisions pour indemnités impayées

À la fin de chaque exercice, la Commission évalue le montant des demandes d'indemnités encore à régler. Par la suite, toute différence entre cette estimation et le montant des indemnités réellement versées est inscrite dans l'état de l'excédent et non dans l'état des recettes et dépenses. En effet, la Commission estime que ce montant ne doit pas figurer dans les résultats de fonctionnement de l'exercice en cours.

c) Primes perçues d'avance

Les primes perçues d'avance représentent les primes reçues pour l'assurance de diverses récoltes dans les cas où la date limite de présentation d'une demande d'assurance tombe après le 31 mars 1991. Les assurés peuvent annuler leur contrat avant cette date limite et leurs primes seront remboursées.

d) Primes comptabilisées d'avance

Les primes comptabilisées d'avance représentent les primes perçues au titre de l'assurance des récoltes de blé d'hiver et de fruits. La récolte de ces produits et le versement des indemnités s'effectuent après le 31 mars 1991. Cependant, les demandes d'assurance doivent être présentées avant la clôture de l'exercice et, par conséquent, les contrats ne peuvent être annulés et aucune prime ne peut être remboursée.

2. Entente Canada-Ontario sur l'assurance-récolte

L'entente Canada-Ontario sur l'assurance-récolte a pris fin le 1^{er} avril 1990. En vertu d'une entente proposée qui n'a pas encore été établie de façon définitive, les gouvernements de l'Ontario et du Canada assumeront de façon égale les coûts des subventions au titre des primes et les frais d'administration, avec effet rétroactif à compter du 1^{er} avril 1990.

Commission ontarienne de l'assurance-récolte
 État de l'excédent
 pour l'exercice terminé le 31 mars 1991

1991	1990	(en milliers de dollars)
65 229	40 727	
Redressement de la provision pour indemnités de l'exercice précédent	(449)	(49)
64 780	40 678	
Excédent des recettes sur les dépenses	42 632	24 551
Solde à la fin de l'exercice	107 412	65 229

Voir les notes afférentes aux états financiers.

Commission ontarienne de l'assurance-récolte
 État des recettes et dépenses
 pour l'exercice terminé le 31 mars 1991

1991
 1990 (en milliers de dollars)

Recettes		
	Primes d'assurance-récolte :	
26 224	Primes versées par des particuliers assurés	26 224
-	Subventions du gouvernement du Canada au titre de primes (note 2)	16 514
26 224	Subventions du gouvernement de l'Ontario au titre de primes (note 2)	10 000
52 448	Intérêts créditeurs	53 028
12 443		8 430
7 626	Frais d'administration assumés par le gouvernement de l'Ontario (notes 2 et 3)	6 858
72 517		68 316
Dépenses		
	Indemnités	
22 259	Frais d'administration (note 3)	36 907
29 885		43 765
42 632	Excédent des recettes sur les dépenses	24 551

Voir les notes afférentes aux états financiers.

Commission ontarienne de l'assurance-récolte

Bilan
au 31 mars 1991

Actif		1991		1990	
		(en milliers de dollars)			
Encaisse et placements à court terme	112 386			70 543	
Subventions au titre de primes et autres sommes à recevoir	1 269			927	
	<u>113 655</u>			<u>71 470</u>	
Passif et excédent					
Provision pour indemnités impayées	1 285			1 278	
Primes perçues d'avance	1 966			446	
Primes comptabilisées d'avance	2 934			4 502	
Avances du ministère de l'Agriculture et de l'Alimentation	58			15	
	<u>6 243</u>			<u>6 241</u>	
Excédent	107 412			65 229	
	<u>113 655</u>			<u>71 470</u>	

Voir les notes afférentes aux états financiers.

Au nom de la Commission,

Président

Membre

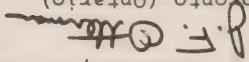
À la Commission ontarienne de l'assurance-récolte
et au ministre de l'Agriculture et de l'Alimentation

J'ai vérifié le bilan de la Commission ontarienne de l'assurance-
récolte au 31 mars 1991, l'état des recettes et dépenses et l'état
de l'exercice terminé à cette date. La
responsabilité de ces états financiers incombe à la direction de la
Commission. Ma responsabilité consiste à exprimer une opinion sur
ces états financiers en me fondant sur ma vérification.

Ma vérification a été effectuée conformément aux normes de
vérification généralement reconnues. Ces normes exigent que la
vérification soit planifiée et exécutée de manière à fournir un
degré raisonnable de certitude quant à l'absence d'ineffectu-
importantes dans les états financiers. La vérification comprend le
contrôle par sondages des informations probantes à l'appui des
montants et des autres éléments d'information fournis dans les
états financiers. Elle comprend également l'évaluation des
principes comptables suivis et des estimations importantes faites
par la direction, ainsi qu'une appréciation de la présentation
d'ensemble des états financiers.

À mon avis, ces états financiers présentent fidèlement, à tous
égards importants, la situation financière de la Commission au
31 mars 1991 ainsi que les résultats de son fonctionnement pour
l'exercice terminé à cette date selon les principes comptables
décrits à la note 1 afférente aux états financiers.

Le vérificateur provincial adjoint,

J.F. Otterman, F.C.A.

Toronto (Ontario)
Le 18 juillet 1991

MANDAT

- Application du Programme d'assurance-récolte Canada-Ontario;
- Gestion des régimes d'assurance-récolte établis en vertu des règlements (notamment Vente d'assurance, règlement des demandes d'indemnisation et comptabilité);
- Réalisation d'enquêtes et de projets de recherche portant sur l'assurance-récolte afin d'obtenir des statistiques pour les besoins de la Commission.

L'EXERCICE EN BRIEF

Des conditions climatiques favorables ont prévalu en Ontario pendant la majeure partie de la saison de croissance de 1990 et 37 des 52 récoltes assurées ont permis d'obtenir un bénéfice technique. On a dû faire face aux pires conditions à la fin d'août dans les comtés de Middlesex et d'Elgin : une tornade accompagnée de grêle et de fortes pluies a gravement endommagé les récoltes dans ces régions. En général, le temps automnal a permis aux agriculteurs de l'Ontario de récolter leurs produits dans de bonnes conditions.

La Commission ontarienne de l'assurance-récolte a payé 22,3 millions de dollars d'indemnités, comparativement à son revenu total en primes de 52,4 millions de dollars.

LE FINANCEMENT FÉDÉRAL-PROVINCIAL

En vertu de l'entente sur l'assurance-récolte Canada-Ontario proposée pour 1990-1991, les gouvernements du Canada et de l'Ontario fourniront l'aide financière suivante dans le cadre du programme d'assurance-récolte :

1. 50 pour 100 des primes totales requises dans le cadre du Programme d'assurance-récolte Canada-Ontario seront assumées également par les gouvernements du Canada et de l'Ontario.

2. Les frais d'administration de la Commission ontarienne de l'assurance-récolte seront assumés également par les gouvernements du Canada et de l'Ontario.

VINGT-CINQUIÈME RAPPORT ANNUEL

DE

LA COMMISSION ONTARIENNE DE L'ASSURANCE-RÉCOLTE
POUR L'EXERCICE CLOS LE 31 MARS 1991

MEMBRES DE LA COMMISSION

(au 31 mars 1991)

WILLIAM JONGEJAN, président

ROBERT LEDUC

GERALD FREURE

PAT HOY

DAVE RAMER

MARY SHABATURA

GLADYS HELIN

DONALD C. WILKINSON

RUSSELL J. SMITH

DIRECTION

HENRY EDIGER

directeur général

GREG BROWN

adjoint au directeur général
exploitation des programmes

TOM CROZIER

adjoint au directeur général
recherche et développement

LAURA JAMIESON

adjointe au directeur général
finances et administration

HABIB KHAN

adjoint au directeur général
technologie de l'information

MATT TULLOCH

secrétaire

Toronto (Ontario)
Le 12 août 1991

L'honorable Elmer Buchanan
Ministre de l'Agriculture et de l'Alimentation
Gouvernement de l'Ontario

Monsieur le Ministre,

J'ai l'honneur de vous présenter le rapport annuel de la Commission ontarienne de l'assurance-récolte pour l'exercice allant du 1^{er} avril 1990 au 31 mars 1991. Ce rapport comprend les états financiers de la Caisse d'assurance-récolte de l'Ontario et le rapport du vérificateur provincial.

Veuillez agréer, Monsieur le Ministre, l'assurance de ma plus haute considération.

Le président de la Commission ontarienne
de l'assurance-récolte,


William Donaghy

CANADA-ONTARIO

Programme d'assurance-récolte

VINGT-CINQUIÈME RAPPORT ANNUEL DE LA COMMISSION ONTARIENNE DE L'ASSURANCE-RÉCOLTE

*pour
l'exercice clos le 31 mars 1991*

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